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PUBLIC DOCUMENT..... .....No. 8.

ANNUAL REPORT

OF THE

Commissioner of Savings Banks,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS

IN

MASSACHUSETTS.

1867.

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. Oliver Warner, *Secretary of the Commonwealth.*

In compliance with the provisions of law, the Commissioner of Savings Banks has the honor to submit the following as his Second Annual Report.

The number of savings banks and institutions for savings in operation, at the date of the Report, is one hundred and eight.

Of this number five have been organized and commenced business during the present year.

All have been examined by the Commissioner at the respective dates given in the following list, with the exception of four, which have been engaged in business considerably less than a year.

Savings Institutions Examined in 1867.

NAME.	Place.	Date of Examination.
Abington Savings Bank,	Abington,	Sept. 27.
Amherst Savings Bank,	Amherst,	June 21.
Andover Savings Bank,	Andover,	Oct. 17.
Arlington Five Cents Savings Bank,	Arlington,	April 18.
Attleborough Savings Bank,	Attleborough,	Sept. 18.
Barnstable Savings Bank,	Barnstable,	Aug. 3.
Berkshire County Savings Bank,	Pittsfield,	May 23.
Beverly Savings Bank,	Beverly,	Oct. 15.
Boston Five Cents Savings Bank,	Boston,	Feb. 8.
Boston Penny Savings Bank,	Boston,	Jan. 23.
Brighton Five Cents Savings Bank,	Brighton,	Mar. 15.
Bristol County Savings Bank,	Taunton,	Aug. 20.
Cambridgeport Savings Bank,	Cambridge,	Nov. 11.

Savings Institutions Examined—Continued.

NAME.	Place.	Date of Examination.
Canton Institution for Savings,	Canton,	July 23.
Cape Ann Savings Bank,	Gloucester,	Nov. 27.
Cape Cod Five Cents Savings Bank,	Harwich,	Aug. 2.
Charlestown Five Cents Savings Bank,	Charlestown,	Oct. 3.
Chelsea Savings Bank,	Chelsea,	Sept. 13.
Chicopee Savings Bank,	Chicopee,	June 29.
Citizens' Savings Bank,	Fall River,	Aug. 23.
City Institution for Savings,	Lowell,	Mar. 21.
Clinton Savings Bank,	Clinton,	April 30.
Cohasset Savings Bank,	Cohasset,	Aug. 29.
Danvers Savings Bank,	Danvers,	Oct. 15.
Dedham Institution for Savings,	Dedham,	Jan. 24.
Dorchester Savings Bank,	Dorchester,	Sept. 6.
East Boston Savings Bank,	Boston,	Feb. 7.
East Cambridge Five Cents Savings Bank,	Cambridge,	Sept. 25.
Eliot Five Cents Savings Bank,	Roxbury,	Jan. 16.
Essex Savings Bank,	Lawrence,	Oct. 17.
Fairhaven Institution for Savings,	Fairhaven,	Aug. 21.
Fall River Five Cents Savings Bank,	Fall River,	Aug. 23.
Fall River Savings Bank,	Fall River,	Aug. 23.
Fitchburg Savings Bank,	Fitchburg,	April 10.
Foxborough Savings Bank,	Foxborough,	Sept. 18.
Framingham Savings Bank,	Framingham,	Dec. 6.
Franklin Savings Bank,	Boston,	Feb. 1.
Franklin Savings Institution,	Greenfield,	June 20.
Hampden Savings Bank,	Springfield,	June 28.
Haverhill Savings Bank,	Haverhill,	Oct. 8.
Hingham Institution for Savings,	Hingham,	Sept. 15.
Holyoke Savings Bank,	Holyoke,	June 27.
Institution for Savings in the Town of Newton,	Newton,	Mar. 13.
Institution for Savings in Newburyport and its Vicinity,	Newburyport,	Nov. 19.
Institution for Savings in Roxbury and its Vicinity,	Roxbury,	Jan. 10.
Lancaster Savings Bank,	Lancaster,	April 30.
Lee Savings Bank,	Lee,	May 22.
Lowell Five Cents Savings Bank,	Lowell,	Mar. 21.
Lowell Institution for Savings,	Lowell,	Mar. 22.
Lynn Five Cents Savings Bank,	Lynn,	Oct. 2.
Lynn Institution for Savings,	Lynn,	Oct. 2.
Malden Savings Bank,	Malden,	Oct. 3.
Marlborough Savings Bank,	Marlborough,	May 7.
Mechanics' Savings Bank,	Lowell,	Mar. 22.
Mercantile Savings Institution,	Boston,	Nov. 23.
Middlesex Institution for Savings,	Concord,	Mar. 25.
Milford Savings Bank,	Milford,	April 23.
Millbury Savings Bank,	Millbury,	April 26.
Nantucket Institution for Savings,	Nantucket,	Aug. 5.
Natick Five Cents Savings Bank,	Natick,	Dec. 5.
New Bedford Five Cents Savings Bank,	New Bedford,	Aug 21.
New Bedford Institution for Savings,	New Bedford,	Aug. 22.

Savings Institutions Examined—Concluded.

NAME.	Place.	Date of Examination.
Newburyport Five Cents Savings Bank,	Newburyport,	Nov. 19.
Northampton Institution for Savings,	Northampton,	June 27.
North Adams Savings Bank,	North Adams,	May 23.
North Bridgewater Savings Bank,	N. Bridgewater,	Sept. 20.
North Brookfield Savings Bank,	North Brookfield,	June 26.
North Easton Savings Bank,	North Easton,	July 23.
People's Savings Bank,	Worcester,	Mar. 1.
Plymouth Five Cents Savings Bank,	Plymouth,	Sept. 28.
Plymouth Savings Bank,	Plymouth,	Sept. 28.
Provident Institution for Savings in the Town of Boston,	Boston,	Feb. 15.
Provident Institution for Savings in Salisbury and Amesbury,	Salisbury,	Dec. 4.
Quincy Savings Bank,	Quincy,	Sept. 5.
Randolph Savings Bank,	Randolph,	Sept. 20.
Rockport Savings Bank,	Rockport,	Nov. 27.
Salem Five Cents Savings Bank,	Salem,	Nov. 12.
Salem Savings Bank,	Salem,	Nov. 7.
Sandwich Savings Bank,	Sandwich,	Aug. 5.
Savings Institution in the Town of Cambridge,	Cambridge,	Oct. 11.
Scituate Savings Bank,	Scituate,	Aug. 27.
Seamen's Savings Bank,	Provincetown,	July 31.
Shelburne Falls Five Cents Savings Bank,	Shelburne Falls,	June 20.
Southbridge Savings Bank,	Southbridge,	July 10.
South Boston Savings Bank,	Boston,	Jan. 29.
South Scituate Savings Bank,	South Scituate,	Aug. 28.
Springfield Five Cents Savings Bank,	Springfield,	May 25.
Springfield Institution for Savings,	Springfield,	June 28.
Stoneham Five Cents Savings Bank,	Stoneham,	May 8.
Suffolk Savings Bank for Seamen and Others,	Boston,	Feb. 5.
Union Institution for Savings,	Boston,	Jan. 29.
Waltham Savings Bank,	Waltham,	Dec. 28.
Ware Savings Bank,	Ware,	June 26.
Wareham Savings Bank,	Wareham,	Aug. 6.
Warren Five Cents Savings Bank,	South Danvers,	Nov. 12.
Warren Institution for Savings,	Charlestown,	Oct. 1.
Wellfleet Savings Bank,	Wellfleet,	Aug. 1.
Westfield Savings Bank,	Westfield,	May 24.
Weymouth and Braintree Institution for Savings,	Weymouth,	Aug. 27.
Winchendon Savings Bank,	Winchendon,	June 19.
Woburn Five Cents Savings Bank,	Woburn,	Oct. 10.
Worcester County Savings Bank,	Worcester,	Mar. 1.
Worcester Five Cents Savings Bank,	Worcester,	Feb. 27.
Worcester Mechanics' Savings Bank,	Worcester,	Feb. 27.

The general condition of the institutions at the time of examination, will appear in the following Abstracts.

ABINGTON SAVINGS BANK—ABINGTON.

[September 27.]

JENKINS LANE, *President.* *Treasurer*, J. N. FARRAR.

Deposits,	$266,340 54	
Profits,	27,306 03	
Public Funds,		$98,650 00
Bank Stock,		27,300 00
Loans on Public Funds,		4,000 00
on Bank Stock,		2,482 64
on Real Estate,		119,882 12
on Personal Security,		17,165 00
to Counties, Cities and Towns,		22,052 79
Cash on hand,		2,114 02
	$293,646 57	$293,646 57

Number of Depositors,	1,429
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$11,561 21
Average annual rate of dividends for last five years,	6¼ per cent.
Last dividend of reserved profits, in 1863,	$4,405 64
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$7,100 00
Average annual expenses,	550 00

AMHERST SAVINGS BANK—AMHERST.

[June 21.]

CHARLES ADAMS, *President.* *Treasurer*, SAMUEL C. CARTER.

Deposits,	$17,445 13	
Profits,	165 82	
Interest,	179 51	
Public Funds,		$8,200 00
Bank Stock,		300 00
Railroad Bonds,		500 00
Loans on Personal Security,		2,500 00
to Counties, Cities and Towns,		5,900 00
Expense account,		108 84
Cash on hand,		281 62
	$17,790 46	$17,790 46

Number of Depositors,	322
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$429 38
Average annual expenses,	100 00

ANDOVER SAVINGS BANK—ANDOVER.

[October 17.]

NATHANIEL SWIFT, *President.* *Treasurer*, JOHN FLINT.

Deposits,	$464,760 18	
Profits,	20,969 62	
Public Funds,		$249,500 00
Bank Stock,		70,500 00
Loans on Public Funds,		1,000 00
on Real Estate,		96,145 90
on Personal Security,		10,587 00
to Counties, Cities and Towns,		53,000 00
to Banks, on interest,		3,753 13
Cash on hand,		1,243 77
	$485,729 80	$485,729 80

Number of Depositors,	1,809
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$20,503 98
Largest amount invested in the stock of any one bank,	15,000 00
Average annual expenses,	900 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[April 18.]

SAMUEL BUTTERFIELD, *President.* *Treasurer*, WILLIAM PROCTOR.

Deposits,	$138,212 22	
Profits,	3,479 97	
Temporary Loan,	1,000 00	
Public Funds,		$53,000 00
Loans on Real Estate,		85,980 00
on Personal Security,		1,650 00
to Counties, Cities and Towns,		1,000 00
Expense account,		288 40
Cash on hand,		773 79
	$142,692 19	$142,692 19

Number of Depositors,	909
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$5,636 21
Average annual rate of dividends for last five years,	7½ per cent.
Last dividend of reserved profits, in 1865,	$4,778 61
Extra dividends are made once in	Five years.
Average annual expenses,	$375 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[September 18.]

EZEKIEL BATES, *President.* *Treasurer*, H. M. DAGGETT.

Deposits,	$25,528 38	
Profits,	544 85	
Public Funds,		$7,300 00
Bank Stock,		2,290 50
Loans on Personal Security,		2,500 00
to Counties, Cities and Towns,		13,600 00
Expense Account,		2 00
Cash on hand,		380 73
	$26,073 23	$26,073 23

Number of Depositors,	163
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$756 13
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$2,500 00
Average annual expenses,	25 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 3.]

JOSIAH HINCKLEY, *President.* *Treasurer*, JOHN MUNROE.

Deposits,	$714,532 05	
Profits,	9,160 48	
Dividend Account,	22,805 65	
Public Funds,		$212,000 00
Bank Stock,		154,706 56
Real Estate,		3,500 00
Loans on Real Estate,		248,015 00
on Personal Security,		85,997 38
to Counties, Cities and Towns,		40,000 00
Cash on hand,		2,279 24
	$746,498 18	$746,498 18

Number of Depositors,	2,638
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$47,441 33
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$14,000 00
Average annual expenses,	1,500 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[May 23.]

JULIUS ROCKWELL, *President.* *Treasurer*, ROBERT W. ADAM.

Deposits,	$603,176 10	
Profits,	11,903 81	
Public Funds,		$326,100 00
Bank Stock,		80,620 00
Loans on Real Estate,		71,021 14
on Personal Security,		84,925 00
to Counties, Cities and Towns,		40,996 36
Expense Account,		794 84
Cash on hand,		10,622 57
	$615,079 91	$615,079 91

Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$23,625 30
Average annual rate of dividends for the last five years,	7 per cent.
Last dividend of reserved profits, in April, 1867,	$26,710 37
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,800 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 15.]

WILLIAM ENDICOTT, *President.* *Treasurer*, ROBERT G. BENNETT.

Deposits,	$24,098 87	
Profits,	238 51	
Public Funds,		$1,000 00
Loans on Public Funds,		860 00
on Bank Stock,		5,600 00
on Real Estate,		13,475 00
to Counties, Cities and Towns,		2,600 00
Expense Account,		116 26
Cash on hand,		686 12
	$24,337 38	$24,337 38

Commenced business in 1867.

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[February 8.]

PAUL ADAMS, *President.* *Treasurer*, A. H. EVANS.

Deposits,	$5,387,615 75	
Profits and Interest,	271,339 51	
Suspense Account,	4,756 54	
Public Funds,		$2,459,900 00
Bank Stock,		344,887 50
Real Estate,		104,420 71
Railroad Bonds,		100,000 00
Loans on Public Funds,		10,000 00
on Real Estate,		1,759,400 00
on Personal Security,		42,200 00
to Counties, Cities and Towns,		323,900 00
to Banks, on interest,		495,328 02
Expense account,		19,103 61
Cash on hand,		4,571 96
	$5,663,711 80	$5,663,711 80

Number of Depositors,	41,552
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$200,580 03
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1864,	$85,728 35
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$43,300 00
Average annual expenses,	14,654 00

BOSTON PENNY SAVINGS BANK—BOSTON.

[January 23.]

DANIEL HARWOOD, *President.* *Treasurer*, N. P. LAMSON.

Deposits,	$183,191 23	
Profits,	2,358 29	
Public Funds,		$90,200 00
Bank Stock,		11,000 00
Loans on Public Funds,		10,000 00
on Bank Stock,		9,000 00
on Real Estate,		52,917 60
to Banks, on interest,		2,812 72
Suspense account,		743 54
Cash on hand,		8,875 66
	$185,549 52	$185,549 52

Number of Depositors,	4,541
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$4,463 62
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,000 00
Average annual expenses,	2,500 00

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[March 15.]

SAMUEL PHILLIPS, *President.* *Treasurer*, J. L. ORDWAY.

Deposits,	$32,077 47	
Profits,	1,234 35	
Interest,	37 00	
Dividend No. 11,	561 51	
Public Funds,		$15,100 00
Bank Stock,		3,095 00
Loans on Public Funds,		8,000 00
on Real Estate,		3,040 00
on Personal Security,		4,000 00
Suspense Account,		207 58
Expense Account,		68 10
Cash on hand,		399 65
	$33,910 33	$33,910 33

Number of Depositors,	356
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$1,062 47
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$1,295 00
Average annual expenses,	300 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[August 20.]

JOSEPH WILBAR, *President.* *Treasurer*, GEORGE B. ATWOOD.

Deposits,	$1,128,752 38	
Profits,	34,598 55	
Suspense Account,	9,038 04	
Public Funds,		$390,877 50
Bank Stock,		45,114 00
Real Estate,		11,592 24
Loans on Public Funds,		15,175 00
on Real Estate,		433,310 76
on Personal Security,		225,655 48
to Counties, Cities and Towns,		38,000 00
Expense Account,		1,153 88
Cash on hand,		11,510 11
	$1,172,388 97	$1,172,388 97

Number of Depositors,	5,037
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$47,825 04
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	14,477 00
Average annual expenses,	4,500 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGE.

[November 11.]

BENJAMIN TILTON, *President.* *Treasurer*, LUCIUS R. PAGE.

Deposits,	$295,602 87	
Profits,	37,527 11	
Public Funds,		$93,908 41
Bank Stock,		17,095 33
Loans on Public Funds,		500 00
on Bank Stock,		2,000 00
on Real Estate,		156,950 00
on Personal Security,		25,000 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		9,500 00
Expense account, (four years,)		10,779 39
Cash on hand,		12,896 85
	$333,129 98	$333,129 98

Number of Depositors,	1,410
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$7,750 89
Last dividend of reserved profits, in 1863,	12,646 73
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	825 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[July 23.]

CHARLES H. FRENCH, *President.* *Treasurer*, F. W. DEAN.

Deposits,	$116,921 34	
Profits,	7,282 88	
Loan,	1,570 31	
Public Funds,		$25,100 00
Bank Stock,		8,900 00
Real Estate,		400 00
Loans on Public Funds,		200 00
on Real Estate,		65,067 00
on Personal Security,		19,780 00
to Counties, Cities and Towns,		6,000 00
Expense account,		327 53
	$125,774 53	$125,774 53

Number of Depositors,	604
Rate of ordinary dividends for the last year,	4½ per cent.
Amount of ordinary dividends for the last year,	$4,831 36
Last dividend of reserved profits, in 1865,	6,037 20
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,700 00
Average annual expenses,	1,000 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[November 27.]

CHARLES FITZ, *President.* *Treasurer*, A. PRESSON.

Deposits,	$327,923 14	
Profits,	15,312 56	
Temporary Loan,	1,126 56	
Public Funds,		$130,000 00
Bank Stock,		83,745 66
Loans on Public Funds,		631 60
on Real Estate,		49,285 00
on Personal Security,		700 00
to Counties, Cities and Towns,		79,500 00
on Railroad Stock,		500 00
	$344,362 26	$344,362 26

Number of Depositors,	1,557
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$14,672 97
Average annual rate of dividends for the last five years,	$7\frac{3}{5}$ per cent.
Last dividend of reserved profits, in 1866,	$18,952 65
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,698 50
Average annual expenses,	1,400 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 2.]

NATHANIEL SNOW, *President.* *Treasurer*, OBED BROOKS.

Deposits,	$163,538 16	
Profits,	545 44	
Public Funds,		$40,800 00
Bank Stock,		15,555 75
Loans on Real Estate,		41,732 68
on Personal Security,		41,664 09
to Counties, Cities and Towns,		21,000 00
Cash on hand,		3,331 08
	$164,083 60	$164,083 60

Number of Depositors,	1,364
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$8,868 72
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1861,	–
Largest amount invested in the stock of any one bank,	$14,555 75
Average annual expenses,	658 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[October 3.]

P. J. STONE, *President.* *Treasurer*, AMOS STONE.

Deposits,	$609,337 09	
Profits,	37,473 20	
Public Funds,		$162,850 00
Bank Stock,		151,732 50
Loans on Public Funds,		1,300 00
on Bank Stock,		5,500 00
on Real Estate,		277,629 63
on Personal Security,		33,825 00
Cash on hand,		13,973 16
	$646,810 29	$646,810 29

Number of Depositors,	3,724
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$22,264 83
Last dividend of reserved profits, in 1865,	18,157 62
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$16,950 00
Average annual expenses,	1,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[September 13.]

JOHN H. OSGOOD, *President.* *Treasurer*, SAMUEL BASSETT.

Deposits,	$275,645 81	
Profits,	14,372 91	
Public Funds,		$54,407 50
Bank Stock,		24,454 60
Loans on Real Estate,		135,220 00
to Counties, Cities and Towns,		72,272 50
Expense account,		1,026 94
Cash on hand,		2,637 18
	$290,018 72	$290,018 72

Number of Depositors,	3,403
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$10,304 08
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1864,	$6,466 62
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,000 00
Average annual expenses,	1,275 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 29.]

JEROME WELLS, *President.* *Treasurer*, H. H. HARRIS.

Deposits,	$168,910 58	
Profits,	5,454 88	
Public Funds,		$29,200 00
Bank Stock,		10,200 00
Loans on Public Funds,		1,000 00
on Bank Stock,		4,000 00
on Real Estate,		73,976 04
on Personal Security,		46,620 00
Cash on hand,		9,369 42
	$174,365 46	$174,365 46

Number of Depositors,	794
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$5,415 79
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1864,	$3,307 76
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	450 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[August 23.]

JOSEPH OSBORN, *President.* *Treasurer*, EDWARD E. HATHAWAY.

Deposits,	$1,014,422 76	
Profits,	24,530 46	
Public Funds,		$281,000 00
Bank Stock,		276,441 50
Loans on Real Estate,		94,226 00
on Personal Security,		374,975 00
to Counties, Cities and Towns,		4,442 50
Expense account,		317 55
Cash on hand,		7,550 67
	$1,038,953 22	$1,038,953 22

Number of Depositors,	1,984
Rate of ordinary dividends for the last year,	7½ per cent.
Amount of ordinary dividends for the last year,	$35,863 41
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	80,000 00
Average annual expenses,	2,600 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[March 21.]

NATHAN ALLEN, *President.* *Treasurer*, JOHN A. BUTTRICK.

Deposits,	$1,846,620 24	
Profits,	131,281 63	
Public Funds,		$515,432 00
Bank Stock,		308,625 00
Loans on Public Funds,		4,800 00
on Bank Stock,		22,400 00
on Real Estate,		300,215 00
on Personal Security,		114,000 00
to Counties, Cities and Towns,		608,100 00
to Banks, on interest,		100,000 00
Expense Account,		558 90
Cash on hand,		3,770 97
	$1,977,901 87	$1,977,901 87

Number of Depositors,	6,643
Rate of ordinary dividends for the last year,	4½ per cent.
Amount of ordinary dividends for the last year,	$69,099 30
Average annual rate of dividends for last five years,	$6\frac{85}{100}$ per cent.
Last dividend of reserved profits, in 1863,	$73,403 10
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	4,100 00

CLINTON SAVINGS BANK—CLINTON.

[April 30.]

FRANKLIN FORBES, *President.* *Treasurer*, C. L. S. HAMMOND.

Deposits,	$187,450 60	
Profits,	3,224 28	
Public Funds,		$86,600 00
Bank Stock,		20,000 00
Loans on Public Funds,		6,300 00
on Bank Stock,		1,325 00
on Real Estate,		19,225 00
on Personal Security,		22,825 00
to Counties, Cities and Towns,		33,000 00
Cash on hand,		1,399 88
	$190,674 88	$190,674 88

Number of Depositors,	959
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,618 60
Average annual rate of dividends for last five years,	6½ per cent.
Last dividend of reserved profits, in 1866,	$4,623 07
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	550 00

COHASSET SAVINGS BANK—COHASSET.

[August 29.]

ABRAHAM H. TOWER, *President.* *Treasurer*, LEVI N. BATES.

Deposits,	$171,706 42	
Profits,	1,054 23	
Public Funds,		$75,000 00
Bank Stock,		32,700 00
Loans on Real Estate,		48,500 00
to Counties, Cities and Towns,		16,500 00
Cash on hand,		60 65
	$172,760 65	$172,760 65

Number of Depositors,	669
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,689 49
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1867,	$11,355 46
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	800 00

DANVERS SAVINGS BANK—DANVERS.

[October 15.]

RUFUS PUTNAM, *President.* *Treasurer*, WILLIAM L. WESTON.

Deposits,	$394,403 18	
Profits,	19,915 54	
Public Funds,		$256,200 00
Bank Stock,		72,500 00
Loans on Public Funds,		250 00
on Bank Stock,		1,085 00
on Real Estate,		56,125 00
on Personal Security,		9,263 11
Cash on hand,		18,895 61
	$414,318 72	$414,318 72

Number of Depositors,	1,903
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$13,433 14
Average annual rate of dividends for last five years,	$6\frac{3}{5}$ per cent.
Last dividend of reserved profits, in 1865,	$13,119 81
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$18,000 00
Average annual expenses,	800 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[January 24.]

E. Burgess, *President.* *Treasurer*, C. Guild.

Deposits,	$625,287 91	
Profits,	32,294 01	
Public Funds,		$79,000 00
Bank Stock,		32,452 00
Loans on Public Funds,		3,000 00
on Bank Stock,		1,800 00
on Real Estate,		464,191 29
on Personal Security,		27,823 11
to Counties, Cities and Towns,		31,000 00
to Banks, on interest,		15,654 89
Suspense account,		110 29
Cash on hand,		2,550 34
	$657,581 92	$657,581 92

Number of Depositors,	2,829
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$23,357 49
Average annual rate of divideds for five years,	6 65-100 per cent.
Last dividend of reserved profits, in 1866,	$48,057 03
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,987 50
Average annual expenses,	2,000 00

DORCHESTER SAVINGS BANK—DORCHESTER.

[September 6.]

Daniel Denny, *President.* *Treasurer*, Edward Pierce.

Deposits,	$202,512 17	
Profits,	12,274 56	
Public Funds,		$61,876 00
Bank Stock,		28,275 00
Loans on Public Funds,		4,500 00
on Real Estate,		78,400 00
on Personal Security,		30,800 00
to Counties, Cities and Towns,		4,000 00
Cash on hand,		6,935 73
	$214,786 73	$214,786 73

Number of Depositors,	1,017
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$8,212 12
Last dividend of reserved profits, in 1863.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	700 00

EAST BOSTON SAVINGS BANK—BOSTON.

[February 7.]

EBENEZER ATKINS, *President.* *Treasurer*, ALBERT BOWKER.

Deposits,	$245,524 64	
Profits,	16,078 67	
Dividend No. 36,	4,549 21	
Public Funds,		$115,000 00
Bank Stock,		50,047 70
Loans on Public Funds,		5,700 00
on Bank Stock,		11,500 00
on Real Estate,		65,058 75
on Personal Security,		4,150 00
to Counties, Cities and Towns,		8,850 00
to Banks, on interest,		5,489 60
Expense account,		2 50
Cash on hand,		353 97
	$266,152 52	$266,152 52

Number of Depositors,	1,028
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$10,634 66
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1864,	$5,008 96
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,200 00

ELIOT FIVE CENTS SAVINGS BANK—ROXBURY.

[January 16.]

WILLIAM S. LELAND, *President.* *Treasurer*, C. R. WASHBURN.

Deposits,	$150,352 45	
Profits,	3,668 40	
Public Funds,		$47,960 00
Bank Stock,		48,200 00
Loans on Public Funds,		1,792 00
on Bank Stock,		350 00
on Real Estate,		24,500 00
on Personal Security,		19,000 00
on Railroad Stock,		10,000 00
Expense account,		622 35
Cash on hand,		1,596 50
	$154,020 85	$154,020 85

Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$3,753 02
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,000 00
Average annual expenses,	800 00

ESSEX SAVINGS BANK—LAWRENCE.

[October 17.]

GEORGE D. CABOT, *President.* *Treasurer*, JAMES H. EATON.

Deposits,	$877,974 06	
Profits,	124,394 71	
Public Funds,		$446,500 00
Bank Stock,		159,350 00
Loans on Public Funds,		9,700 00
on Bank Stock,		150 00
on Real Estate,		76,840 00
on Personal Security,		90,550 00
to Counties, Cities and Towns,		108,000 00
to Banks, on interest,		28,000 00
Expense account,		3,238 67
Cash on hand,		80,040 10
	$1,002,368 77	$1,002,368 77

Number of Depositors,	4,221
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$28,271 19
Average annual rate of dividends for the last five years,	10.04 per cent.
Last dividend of reserved profits, in October, 1867,	$104,959 11
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$19,500 00
Average annual expenses,	2,250 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[August 21.]

ISAIAH F. TERRY, *President.* *Treasurer*, CHARLES DREW.

Deposits,	$270,716 72	
Profits,	15,126 46	
Public Funds,		$112,000 00
Bank Stock,		105,000 00
Real Estate,		3,500 00
Loans on Public Funds,		4,600 00
on Bank Stock,		15,794 56
on Real Estate,		5,581 32
on Personal Security,		11,189 08
to Counties, Cities and Towns,		19,600 00
to Banks, on interest,		6,000 00
on Railroad Stock,		2,500 00
Cash on hand,		78 22
	$285,843 18	$285,843 18

Number of Depositors,	795
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$15,924 03
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	20,100 00
Average annual expenses,	1,000 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[August 23.]

S. Angier Chace, *President.* *Treasurer*, C. J. Holmes.

Deposits,	$423,029 51	
Interest,	15,049 72	
Public Funds,		$237,000 00
Bank Stock,		138,000 00
Railroad Bonds,		20,000 00
Loans on Real Estate,		450 00
on Personal Security,		38,000 00
Expense account,		1,171 53
Cash on hand,		3,457 70
	$438,079 23	$438,079 23

Number of Depositors,	3,212
Rate of ordinary dividends for the last year,	7½ per cent.
Amount of ordinary dividends for the last year,	$25,070 73
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	30,000 00
Average annual expenses,	1,100 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[August 23.]

J. B. French, *President.* *Treasurer*, J. F. Lindsey.

Deposits,	$2,522,344 06	
Interest,	195,785 94	
Public Funds,		$999,100 00
Bank Stock,		587,600 00
Real Estate,		12,000 00
Loans on Real Estate,		192,787 00
on Personal Security,		885,903 00
to Counties, Cities, and Towns,		10,000 00
Cash on hand,		30,740 00
	$2,718,130 00	$2,718,130 00

Number of Depositors,	6,879
Rate of ordinary dividends for the last year,	7½ per cent.
Amount of ordinary dividends for the last year,	$160,545 85
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	75,600 00
Average annual expenses,	3,500 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 10.]

NATHANIEL WOOD, *President.* *Treasurer*, EBENEZER TORREY.

Deposits,	$1,089,609 77	
Profits,	29,391 87	
Public Funds,		$225,000 00
Bank Stock,		162,300 00
Loans on Public Funds,		26,250 00
on Bank Stock,		2,000 00
on Real Estate,		316,701 24
on Personal Security,		166,870 49
to Counties, Cities and Towns,		175,300 00
on Railroad Stock,		24,000 00
Expense account,		783 47
Cash on hand,		19,796 44
	$1,119,001 64	$1,119,001 64

Number of Depositors,	4,600
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$50,608 78
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1866,	$45,236 78
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,200 00

FOXBOROUGH FIVE CENTS SAVINGS BANK—FOXBOROUGH.

[September 18.]

OTIS CARY, *President.* *Treasurer*, WILLIAM H. THOMAS.

Deposits,	$48,292 45	
Profits,	817 14	
Public Funds,		$7,300 00
Bank Stock,		4,700 00
Loans on Real Estate,		26,535 00
on Personal Security,		900 00
to Counties, Cities, and Towns,		2,000 00
Cash on hand,		7,674 59
	$49,109 59	$49,109 59

Number of Depositors,	432
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$1,813 48
Average annual rate of dividends for last five years,	7½ per cent.
Last dividend of reserved profits, in 1866,	$1,686 97
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,200 00
Average annual expenses,	150 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[December 6.]

MOSES EDGELL, *President.* *Treasurer*, C. S. ADAMS.

Deposits,	$384,029 25	
Profits,	14,719 40	
Cash Payable,	10,310 25	
Public Funds,		$115,000 00
Bank Stock,		91,800 00
Railroad Bonds,		25,000 00
Real Estate,		1,500 00
Loans on Public Funds,		28,850 00
on Real Estate,		111,783 00
on Personal Security,		3,900 00
to Counties, Cities and Towns,		20,025 00
Expense Account,		1,040 07
Cash on hand,		10,160 83
	$409,058 90	$409,058 90

Number of Depositors,	1,772
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$18,049 43
Average annual rate of dividends for last five years,	$7\frac{3}{10}$ per cent.
Last dividend of reserved profits, in 1866,	$15,816 93
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,500 00
Average annual expenses,	1,150 00

FRANKLIN SAVINGS BANK—BOSTON.

[February 1.]

OSMYN BREWSTER, *President.* *Treasurer*, HENRY WHITTEMORE.

Deposits,	$653,833 06	
Profit and Loss,	47,637 32	
Interest,	3,307 48	
Public Funds,		$412,302 50
Bank Stock,		71,291 71
Loans on Real Estate,		132,250 00
on Personal Security,		9,750 00
on Railroad Bonds,		9,737 50
to Banks, on interest,		68,262 09
Expense account,		327 92
Cash on hand,		906 14
	$704,827 86	$704,827 86

Number of Depositors,	2,526
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$16,838 52
Average annual rate of dividends for last three years,	7 per cent.
Last dividend of reserved profits, in 1864,	$5,797 50
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$24,417 75
Average annual expenses,	3,000 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 20.]

HENRY W. CLAPP, *President.* *Treasurer*, WILLIAM HENRY ALLEN.

Deposits,	$1,002,549 67	
Profits,	27,487 67	
Public Funds,		$605,300 00
Bank Stock,		52,600 00
Loans on Public Funds,		21,135 00
on Bank Stock,		34,050 00
on Real Estate,		160,635 00
on Personal Security,		72,980 17
to Counties, Cities and Towns,		51,517 86
to Banks, on interest,		10,000 00
Expense Account,		2,466 86
Cash on hand,		19,352 45
	$1,030,037 34	$1,030,037 34

Number of Depositors,	3,836
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$39,737 42
Average annual rate of dividends for last five years,	8 per cent.
Last dividend of reserved profits, in January, 1867,	$74,085 15
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,400 00
Average annual expenses,	2,000 00

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 28.]

STEPHEN C. BEMIS, *President.* *Treasurer*, F. S. BAILEY.

Deposits,	$360,305 01	
Profits,	29,864 60	
Public Funds,		$106,395 00
Bank Stock,		82,390 50
Railroad Bonds,		5,000 00
Loans on Public Funds,		17,600 00
on Bank Stock,		7,700 00
on Real Estate,		123,950 00
on Personal Security,		22,016 15
to Counties, Cities and Towns,		22,000 00
Expense Account,		1,123 17
Cash on hand,		1,994 79
	$390,169 61	$390,169 61

Number of Depositors,	1,164
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$13,520 11
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1863,	$5,368 71
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$19,814 00
Average annual expenses,	1,000 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[October 8.]

JOHN A. APPLETON, *President.* *Treasurer*, A. B. JAQUES.

Deposits,	$1,221,822 82	
Profits,	80,660 56	
Public Funds,		$468,000 00
Bank Stock,		269,600 00
Loans on Public Funds,		200 00
on Bank Stock,		7,150 00
on Real Estate,		452,375 00
on Personal Security,		20,000 00
to Counties, Cities and Towns,		43,400 00
Expense Account,		4,222 24
Cash on hand,		37,536 14
	$1,302,483 38	$1,302,483 38

Number of Depositors,	5,260
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$48,577 39
Average annual rate of dividends for the last five years,	6½ per cent.
Last dividend of reserved profits, in 1864,	$44,675 22
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$24,000 00
Average annual expenses,	2,000 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[September 15.]

ATHERTON TILDEN, *President.* *Treasurer*, HENRY C. HARDING.

Deposits,	$812,781 75	
Profits,	33,653 74	
Suspense Account,	297 91	
Public Funds,		$268,105 00
Bank Stock,		128,000 00
Real Estate,		1,921 03
Loans on Public Funds,		10,400 00
on Bank Stock,		6,150 00
on Real Estate,		401,430 00
on Personal Security,		9,000 00
to Counties, Cities and Towns,		13,000 00
Expense account,		767 14
Cash on hand,		7,960 23
	$846,733 40	$846,733 40

Number of Depositors,	2,862
Rate of ordinary dividends for the last year,	5½ per cent.
Amount of ordinary dividends for the last year,	$42,279 83
Average annual rate of dividends for last five years,	6¾ per cent.
Last dividend of reserved profits, in 1865,	$29,696 41
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,755 87

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 27.]

JOEL RUSSELL, *President.* *Treasurer*, R. B. JOHNSON.

Deposits,	$131,851 82	
Profits,	3,553 53	
Public Funds,		$18,553 79
Bank Stock,		10,919 50
Loans on Public Funds,		4,550 00
on Real Estate,		29,028 00
on Personal Security,		46,849 00
to Counties, Cities and Towns,		16,775 00
Expense Account,		450 32
Cash on hand,		8,279 74
	$135,405 35	$135,405 35

Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$4,047 93
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1865,	$1,736 37
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,535 00
Average annual expenses,	450 00

INSTITUTION FOR SAVINGS—NEWTON.

[March 13.]

GEORGE HYDE, *President.* *Treasurer*, E. J. COLLINS.

Deposits,	$80,428 52	
Profits,	2,413 99	
Temporary Loan,	400 00	
Public Funds,		$9,500 00
Bank Stock,		4,805 00
Loans on Public Funds,		4,000 00
on Real Estate,		55,576 80
on Personal Security,		5,400 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		247 55
Cash on hand,		588 16
	$83,242 51	$83,242 51

Number of Depositors,	594
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$2,902 07
Average annual rate of dividends for last five years,	5 1-20 per ct.
Last dividend of reserved profits, in 1864,	$205 41
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,000 00
Average annual expenses,	150 00

INSTITUTION FOR SAVINGS—NEWBURYPORT.

[November 19.]

EDWARD S. MORLEY, *President.* *Treasurer*, RICHARD STONE.

Deposits,	$2,299,368 44	
Profits,	17,828 64	
First National Bank,	5,311 51	
Public Funds,		$785,645 13
Bank Stock,		769,000 00
Railroad Bonds,		24,700 00
Stock of the Fifty Associates,		25,000 00
Loans on Public Funds,		26,050 00
to Corporations,		1,150 00
on Bank Stock,		3,500 00
on Real Estate,		359,268 22
on Personal Security,		41,000 00
to Counties, Cities and Towns,		278,260 00
Annuity in Trust,		8,408 81
Expense Account,		4 40
Cash on hand,		522 03
	$2,322,508 59	$2,322,508 59

Number of Depositors,	7,420
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$141,547 63
Average annual rate of dividends for last five years,	8 per cent.
Last dividend of reserved profits, in 1865,	$102,045 39
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$50,800 00
Average annual expenses,	4,400 00

INSTITUTION FOR SAVINGS IN ROXBURY—ROXBURY.

[January 10.]

ALMON D. HODGES, *President.* *Treasurer*, WILLIAM WHITING.

Deposits,	$961,396 48	
Profits,	47,653 03	
Public Funds,		$404,088 65
Bank Stock,		180,366 97
Loans on Public Funds,		66,450 00
on Bank Stock,		12,290 00
on Real Estate,		157,325 00
on Personal Security,		76,000 00
to Counties, Cities and Towns,		73,000 00
Cash on hand,		39,528 89
	$1,009,049 51	$1,009,049 51

Number of Depositors,	3,726
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$31,640 26
Average annual rate of dividends for last five years,	7¾ per cent.
Last dividend of reserved profits, in October, 1865,	$76,845 42
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,272 50
Average annual expenses,	2,800 00

LANCASTER SAVINGS BANK—LANCASTER.

[April 30.]

HENRY WILDER, *President.* *Treasurer*, C. T. SYMMES.

Deposits,	$382,399 51	
Profits,	9,896 29	
Public Funds,		$240,785 00
Bank Stock,		46,300 00
Loans on Bank Stock,		2,000 00
on Real Estate,		88,427 28
on Personal Security,		8,616 67
Cash on hand,		6,166 85
	$392,295 80	$392,295 80

Number of Depositors,	1,559
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$16,982 96
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1866,	$20,855 64
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,300 00
Average annual expenses,	843 00

LEE SAVINGS BANK—LEE.

[May 22.]

H. GARFIELD, *President.* *Treasurer*, I. M. HOWK.

Deposits,	$138,338 16	
Profits,	4,260 08	
Public Funds,		$108,300 00
Bank Stock,		9,957 83
Loans on Real Estate,		15,800 00
on Personal Security,		2,500 00
Expense account,		714 66
Cash on hand,		5,325 75
	$142,598 24	$142,598 24

Number of Depositors,	748
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$5,357 16
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$5,424 50
Average annual expenses,	410 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[March 21.]

HORATIO WOOD, *President.* *Treasurer*, A. S. TYLER.

Deposits,	$987,036 33	
Public Funds,		$277,940 00
Bank Stock,		114,000 00
Loans on Public Funds,		46,500 00
on Railroad Bonds,		15,705 00
on Bank Stock,		7,450 00
on Real Estate,		310,340 00
on Personal Security,		11,850 00
to Counties, Cities and Towns,		156,695 00
to Banks, on interest,		40,000 00
Profits,		4,742 96
Expense Account,		52 30
Cash on hand,		1,761 07
	$987,036 33	$987,036 33

Number of Depositors,	5,328
Rate of ordinary dividends for the last year,	4½ per cent.
Amount of ordinary dividends for the last year,	$32,301 20
Average annual rate of dividends for last three years,	7½ per cent.
Last dividend of reserved profits, in 1866,	$52,328 52
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	2,600 00

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 22.]

THEODORE EDSON, *President.* *Treasurer*, JAMES G. CARNEY.

Deposits,	$1,199,476 88	
Profit and Loss,	56,338 49	
Lowell National Bank,	205 46	
Public Funds,		$671,000 00
Bank Stock,		20,300 00
Real Estate,		20,334 06
Loans on Real Estate,		21,557 39
on Personal Security,		3,000 00
to Counties, Cities and Towns,		386,825 00
to Banks, on interest,		133,000 00
Cash on hand,		4 38
	$1,256,020 83	$1,256,020 83

Number of Depositors,	4,874
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$39,680 86
Average annual rate of dividends for the last five years,	8.339 per ct.
Last dividend of reserved profits, in 1865,	$173,655 84
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$14,000 00
Average annual expenses,	3,100 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 2.]

T. B. NEWHALL, *President.* *Treasurer*, B. V. FRENCH.

Deposits,	$364,548 06	
Profits,	6,866 75	
Suspense Account,	6 00	
Public Funds,		$111,465 81
Bank Stock,		31,490 00
Railroad Bonds,		10,000 00
Loans on Bank Stock,		5,200 00
on Real Estate,		156,095 00
on Personal Security,		12,090 00
to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		5,000 00
Expense Account,		311 66
Cash on hand,		16,768 34
	$371,420 81	$371,420 81

Number of Depositors,	3,162
Rate of ordinary dividends for the last year,	6½ per cent.
Amount of ordinary dividends for the last year,	$16,337 13
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$13,491 75
Average annual expenses,	1,300 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[October 2.]

JAMES N. SANDERSON, *President.* *Treasurer*, AMOS RHODES.

Deposits,	$487,813 66	
Profits,	33,252 04	
Interest,	307 37	
Public Funds,		$99,000 00
Bank Stock,		46,500 00
Loans on Public Funds,		5,600 00
on Bank Stock,		5,350 00
on Real Estate,		176,708 00
on Personal Security,		29,875 00
to Counties, Cities and Towns,		133,700 00
to Banks, on interest,		23,407 37
Cash on hand,		1,232 70
	$521,373 07	$521,373 07

Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$20,033 11
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1866,	$11,827 79
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,900 00

MALDEN SAVINGS BANK—MALDEN.

[October 3.]

HENRY BARRETT, *President.* *Treasurer*, CHARLES MERRILL.

Deposits,	$67,282 43	
Profits,	1,639 93	
Public Funds,		$20,000 00
Bank Stock,		2,000 00
Loans on Real Estate,		29,140 00
on Personal Security,		4,000 00
to Counties, Cities and Towns,		10,900 00
Expense Account,		556 00
Cash on hand,		2,326 36
	$68,922 36	$68,922 36

Number of Depositors,	874
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$2,794 63
Last dividend of reserved profits, in 1865,	$1,030 00
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,000 00
Average annual expenses,	300 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 7.]

MARK FAY, *President.* *Treasurer*, E. C. WHITNEY.

Deposits,	$130,902 03	
Profits,	1,757 94	
Public Funds,		$62,000 00
Bank Stock,		13,000 00
Railroad Bonds,		25,000 00
Loans on Real Estate,		24,400 00
on Personal Security,		2,400 00
Cash on hand,		5,859 97
	$132,659 97	$132,659 97

Number of Depositors,	688
Rate of ordinary dividends for the last year,	8 per cent.
Amount of ordinary dividends for the last year,	$4,846 42
Average annual rate of dividends for last five years,	5½ per cent.
Last dividend of reserved profits, in 1865,	$755 67
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$13,000 00
Average annual expenses,	800 00

MECHANICS' SAVINGS BANK—LOWELL.

[March 22.]

WILLIAM A. BROOKE, *President.* *Treasurer*, JOHN F. ROGERS.

Deposits,	$520,598 85	
Profits,	21,243 23	
Public Funds,		$335,800 00
Bank Stock,		95,350 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		500 00
on Real Estate,		22,750 00
on Personal Security,		600 00
on Railroad Bonds,		4,500 00
to Cities and Towns,		35,000 00
to Banks, on interest,		20,000 00
Expense Account,		479 79
Cash on hand,		1,862 29
	$541,842 08	$541,842 08

Number of Depositors,	1,755
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$16,770 74
Average annual rate of dividends for last three years,	8 per cent.
Last dividend of reserved profits, in 1864,	$5,915 58
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,000 00

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[November 23.]

GEORGE W. MESSINGER, *President.* *Treasurer*, ANSON J. STONE.

Deposits,	$383,576 04	
Capital Stock,	204,900 00	
Profits,	8,448 09	
Suspense Account,	843 36	
Public Funds,		$82,050 00
Bank Stock,		3,800 00
Real Estate,		15,666 47
Loans on Public Funds,		3,000 00
on Railroad Stock,		6,000 00
on Real Estate,		415,453 27
on Personal Security,		33,125 00
to Counties, Cities and Towns,		25,000 00
Expense Account,		1,220 34
Cash on hand,		12,452 41
	$597,767 49	$597,767 49

Number of Depositors,	1,665
Rate of ordinary dividends for the last year, [to depositors,]	5 per cent.
Amount of ordinary dividends for the last year,	$5,334 64
Largest amount invested in the stock of any one bank,	2,000 00
Average annual expenses,	6,560 00

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[March 25.]

GEORGE M. BROOKS, *President.* *Treasurer*, JOHN M. CHENEY.

Deposits,	$702,903 94	
Profits,	20,176 43	
Interest,	9,369 72	
Public Funds,		$138,000 00
Bank Stock,		222,500 00
Loans on Real Estate,		289,334 00
on Personal Security,		9,175 11
to Counties, Cities and Towns,		47,568 47
Interest paid,		13,494 39
Expense Account,		902 87
Cash on hand,		11,475 25
	$732,450 09	$732,450 09

Number of Depositors,	2,934
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$25,157 08
Average annual rate of dividends for last five years,	7⅞ per cent.
Last dividend of reserved profits, in 1865,	$95,667 21
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,700 00
Average annual expenses,	2,500 00

MILFORD SAVINGS BANK—MILFORD.

[April 23.]

ORISON UNDERWOOD, *President.* *Treasurer*, A. G. UNDERWOOD.

Deposits,	$210,500 86	
Profits,	9,963 50	
Public Funds,		$46,100 00
Bank Stock,		17,700 00
Loans on Public Funds,		7,400 00
on Bank Stock,		13,234 00
on Real Estate,		46,516 00
on Personal Security,		26,050 00
to Counties, Cities and Towns,		52,700 00
Cash on hand,		10,764 36
	$220,464 36	$220,464 36

Number of Depositors,	1,319
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,914 64
Average annual rate of dividends for last five years,	6½ per cent.
Last dividend of reserved profits, in 1862,	$3,271 45
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	800 00

MILLBURY SAVINGS BANK—MILLBURY.

[April 26.]

THOMAS J. HARRINGTON, *President.* *Treasurer*, DAVID ATWOOD.

Deposits,	$115,176 34	
Profits,	3,673 32	
Interest,	1,766 23	
Public Funds,		$57,500 00
Bank Stock,		17,500 00
Loans on Real Estate,		21,475 00
to Counties, Cities and Towns,		20,000 00
to Banks, on interest,		3,769 62
Expense Account,		371 27
	$120,615 89	$120,615 89

Number of Depositors,	556
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$4,666 88
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1864,	$1,788 62
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	400 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[August 5.]

GEORGE COBB, *President.* *Treasurer*, MATTHEW BARNEY.

Deposits,	$330,438 98	
Profits,	5,345 47	
Public Funds,		$50,148 00
Bank Stock,		104,056 00
Real Estate,		8,000 00
Loans on Public Funds,		6,400 00
on Bank Stock,		614 00
on Real Estate,		132,129 03
on Personal Security,		27,799 96
on Railroad Stock,		800 00
to Banks, on interest,		334 69
Expense Account,		494 08
Cash on hand,		5,008 69
	$335,784 45	$335,784 45

Number of Depositors,	1,215
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$21,566 76
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	17,800 00
Average annual expenses,	1,235 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[December 5.]

JOHN KIMBALL, *President.* *Treasurer*, NATHANIEL CLARK.

Deposits,	$59,048 04	
Profits,	1,414 85	
Public Funds,		$7,500 00
Bank Stock,		518 75
Loans on Real Estate,		31,295 00
on Personal Security,		1,600 00
to Counties, Cities and Towns,		19,500 00
Cash on hand,		49 14
	$60,462 89	$60,462 89

Number of Depositors,	521
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$1,192 09
Average annual rate of dividends for last five years,	5 per cent.
Average annual expenses,	$350 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[August 21.]

GEORGE HOWLAND, *President.* *Treasurer*, B. RICKETSON, Jr.

Deposits,	$1,346,484 96	
Profits,	80,207 23	
Public Funds,		$781,250 00
Bank Stock,		31,000 00
Loans on Public Funds,		111,455 00
on Bank Stock,		3,240 00
on Real Estate,		167,936 16
on Personal Security,		294,491 68
on Railroad Stock,		5,300 00
to Counties, Cities and Towns,		28,660 00
Expense Account,		1,375 65
Cash on hand,		1,983 70
	$1,426,692 19	$1,426,692 19

Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$72,956 75
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	10,000 00
Average annual expenses,	4,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[August 22.]

THOMAS MANDELL, *President.* *Treasurer*, WILLIAM C. COFFIN.

Deposits,	$4,072,439 81	
Profits,	192,224 94	
Public Funds,		$2,334,146 25
Bank Stock,		981,750 00
Railroad Bonds,		14,150 00
Real Estate,		6,035 25
Loans on Public Funds,		37,110 00
on Bank Stock,		9,570 25
on Real Estate,		31,000 00
on Personal Security,		607,760 68
to Counties, Cities and Towns,		154,865 00
to Banks, on interest,		33,586 83
on Railroad Stock,		12,750 00
Expense Account,		1,466 44
Cash on hand,		40,474 05
	$4,264,664 75	$4,264,664 75

Number of Depositors,	11,819
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$243,501 65
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	100,000 00
Average annual expenses,	6,378 48

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[November 19.]

DAVID WOOD, *President.* *Treasurer*, J. A. MAYNARD.

Deposits,	$352,743 94	
Profits,	2,629 73	
Public Funds,		$121,730 00
Bank Stock,		77,192 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		4,300 00
on Bank Stock,		700 00
on Real Estate,		66,755 00
on Personal Security,		31,573 00
to Counties, Cities and Towns,		29,750 00
to Banks, on interest,		5,897 14
Expense Account,		89 13
Cash on hand,		950 40
	$355,373 67	$355,373 67

Number of Depositors,	2,688
Rate of ordinary dividends for the last year,	6½ per cent.
Amount of ordinary dividends for the last year,	$19,009 95
Largest amount invested in the stock of any one bank,	8,425 00
Average annual expenses,	1,200 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 27.]

BENJAMIN BARRETT, *President.* *Treasurer*, L. MALTBY.

Deposits,	$614,060 75	
Profits,	17,759 40	
Public Funds,		$322,063 51
Bank Stock,		33,900 00
Loans on Public Funds,		18,075 00
on Bank Stock,		9,820 00
on Real Estate,		127,036 00
on Personal Security,		82,351 00
to Counties, Cities and Towns,		23,300 00
Cash on hand,		15,274 64
	$631,820 15	$631,820 15

Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$18,396 16
Average annual rate of dividends for the last five years,	5½ per cent.
Last dividend of reserved profits, in 1863.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	1,100 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[May 23.]

RODMAN H. WELLS, *President.* *Treasurer*, E. D. WHITAKER.

Deposits,	$185,716 58	
Profits,	8,344 19	
Public Funds,		$42,210 00
Bank Stock,		9,900 00
Loans on Public Funds,		500 00
on Bank Stock,		1,200 00
on Real Estate,		38,225 00
on Personal Security,		47,435 00
to Counties, Cities, and Towns,		43,925 53
Cash on hand,		10,665 24
	$194,060 77	$194,060 77

Number of Depositors,	863
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,699 44
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1866,	$3,168 01
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	1,200 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[September 20.]

H. W. Robinson, *President.* *Treasurer*, E. Southworth, Jr.

Deposits,	$154,706 84	
Profits,	524 95	
Public Funds,		$27,195 51
Bank Stock,		34,736 87
Loans on Real Estate,		49,418 84
on Personal Security,		36,466 05
to Counties, Cities and Towns,		2,500 00
Expense Account,		562 01
Cash on hand,		4,352 51
	$155,231 79	$155,231 79

Number of Depositors,	915
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,348 86
Largest amount invested in the stock of any one bank,	$11,300 00
Average annual expenses,	500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[June 26.]

Charles Adams, *President.* *Treasurer*, Bonum Nye.

Deposits,	$75,307 75	
Profits,	6,189 49	
Public Funds,		$55,000 00
Bank Stock,		1,400 00
Loans on Real Estate,		12,234 88
on Personal Security,		6,691 00
to Counties, Cities and Towns,		3,945 00
Expense Account,		120 48
Cash on hand,		2,105 88
	$81,497 24	$81,497 24

Number of Depositors,	577
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$2,759 74
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1865,	$824 21
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,000 00
Average annual expenses,	225 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[July 23.]

FREDERICK L. AMES, *President.* *Treasurer*, P. A. GIFFORD.

Deposits,	$71,993 07	
Profits,	603 37	
Public Funds,		$32,510 00
Bank Stock,		14,849 00
Loans on Bank Stock,		2,000 00
on Real Estate,		5,003 00
on Personal Security,		9,000 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		51 45
Cash on hand,		8,182 99
	$72,596 44	$72,596 44

Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$2,138 77
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,600 00
Average annual expenses,	200 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[March 1.]

JOHN C. MASON, *President.* *Treasurer*, C. M. BENT.

Deposits,	$415,073 25	
Dividend Account,	6,836 29	
Interest,	1,252 83	
Suspense Account,	1,000 00	
Public Funds,		$227,050 00
Bank Stock,		47,300 00
Premiums,		12,337 51
Profit and Loss,		4,572 89
Loans on Real Estate,		82,100 00
on Personal Security,		15,000 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		24,935 10
Expense Account,		217 11
Cash on hand,		649 76
	$424,162 37	$424,162 37

Number of Depositors,	1,735
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$11,852 97
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	8,000 00
Average annual expenses,	1,945 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[September 28.]

ROBERT B. HALL, *President.* *Treasurer*, DANIEL J. ROBBINS.

Deposits,	$133,235 26	
Profits,	1,350 23	
Interest,	878 09	
Public Funds,		$89,770 00
Bank Stock,		13,000 00
Railroad Bonds,		6,000 00
Loans on Public Funds,		1,530 00
on Bank Stock,		452 00
on Real Estate,		17,917 00
on Personal Security,		3,459 00
on Railroad Stock,		200 00
Expense Account,		145 48
Cash on hand,		2,990 10
	$135,463 58	$135,463 58

Number of Depositors,	1,122
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$5,971 21
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	2,000 00
Average annual expenses,	850 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[September 28.]

NATHANIEL RUSSELL, *President.* *Treasurer*, ALLEN DANFORTH.

Deposits,	$1,166,597 98	
Profits,	66,110 78	
Suspense Account,	943 92	
Public Funds,		$522,800 00
Bank Stock,		358,615 00
Railroad Bonds,		20,000 00
Real Estate,		9,506 50
Loans on Public Funds,		5,750 00
on Railroad Stock,		6,440 00
on Bank Stock,		1,900 00
on Real Estate,		192,950 00
on Personal Security,		49,200 00
to Counties, Cities and Towns,		59,278 45
to Banks, on interest,		6,498 54
Expense Account,		288 95
Cash on hand,		425 24
	$1,233,652 68	$1,233,652 68

Number of Depositors,	5,256
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$76,119 21
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	22,500 00
Average annual expenses,	3,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[February 15.]

JOHN AMORY LOWELL, *President.* *Treasurer*, PETER WAINWRIGHT.

Deposits,	$8,434,335 48	
Profits,	911,907 42	
Suspense Account,	4,214 07	
Public Funds,		$2,132,625 09
Bank Stock,		1,093,200 00
Real Estate,		50,000 00
Railroad Bonds,		95,250 00
Loans on Public Funds,		243,000 00
on Bank Stock,		20,500 00
on Real Estate,		1,620,550 00
on Personal Security,		3,148,000 00
to Counties, Cities and Towns,		806,700 00
Expense Account,		4,691 84
Cash on hand,		135,940 04
	$9,350,456 97	$9,350,456 97

Number of Depositors,	32,176
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$301,483 85
Average annual rate of dividends for last five years, about	7 per cent.
Last dividend of reserved profits, in 1862,	$668,938 78
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$188,100 00
Average annual expenses,	28,231 95

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

December 4.]

WILLIAM C. BINNEY, *President.* *Treasurer*, THOMAS J. CLARK.

Deposits,	$635,399 94	
Profit and Loss,	5,234 77	
Interest,	1,229 30	
Public Funds,		$240,000 00
Bank Stock,		113,025 00
Real Estate,		2,500 00
Loans on Real Estate,		64,400 00
on Personal Security,		90,650 00
to Counties, Cities and Towns,		128,000 00
Expense account,		614 88
Cash on hand,		2,674 13
	$641,864 01	$641,864 01

Number of Depositors,	2,894
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$39,698 67
Average annual expenses,	1,263 00

QUINCY SAVINGS BANK—QUINCY.

[September 5.]

JOSIAH BRIGHAM, *President.* *Treasurer*, JOHN C. RANDALL.

Deposits,	$402,981 93	
Profits,	18,138 51	
Public Funds,		$163,000 00
Bank Stock,		51,734 86
Loans on Bank Stock,		950 00
on Real Estate,		108,720 00
on Personal Security,		5,031 88
to Counties, Cities and Towns,		79,000 00
on Railroad Stock,		5,000 00
Expense Account,		350 59
Cash on hand,		7,333 11
	$421,120 44	$421,120 44

Number of Depositors,	1,570
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$17,585 61
Average annual rate of dividends for last five years,	6.97 per cent.
Last dividend of reserved profits, in 1865,	$15,022 22
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	800 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[September 20.]

ATHERTON WALES, *President.* *Treasurer*, SETH TURNER.

Deposits,	$114,462 60	
Profits,	11,562 56	
Public Funds,		$23,500 00
Bank Stock,		16,600 00
Railroad Bonds,		3,000 00
Loans on Real Estate,		9,700 00
on Personal Security,		900 00
to Counties, Cities and Towns,		34,450 00
Expense Account,		739 05
Cash on hand,		37,136 11
	$126,025 16	$126,025 16

Number of Depositors,	682
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$4,810 68
Average annual rate of dividends for last five years,	8 per cent.
Last dividend of reserved profits, in 1866,	$4,824 00
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	400 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[November 27.]

GEORGE D. HALE, *President.* *Treasurer*, NEWELL GILES.

Deposits,	$79,454 76	
Profits,	5,731 32	
Dividend No. 30,	1,778 97	
Public Funds,		$20,950 00
Bank Stock,		25,950 00
Loans on Bank Stock,		1,510 00
on Real Estate,		30,781 26
on Personal Security,		6,400 00
Cash on hand,		1,373 79
	$86,965 05	$86,965 05

Number of Depositors,	602
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$13,328 30
Average annual rate of dividends for last five years,	6⅔ per cent.
Largest amount invested in the stock of any one bank,	$3,700 00
Average annual expenses,	325 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[November 12.]

HENRY L. WILLIAMS, *President.* *Treasurer*, J. VINCENT BROWN.

Deposits,	$503,486 14	
Profits,	15,936 08	
Public Funds,		$303,031 47
Bank Stock,		34,580 75
Loans on Public Funds,		6,700 00
on Bank Stock,		3,000 00
on Real Estate,		96,425 00
on Personal Security,		59,500 00
to Banks, on interest,		15,725 00
Cash on hand,		460 00
	$519,422 22	$519,422 22

Number of Depositors,	2,978
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$28,831 68
Last dividend of reserved profits, in 1865,	10,690 73
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$9,105 50
Average annual expenses,	2,400 00

SALEM SAVINGS BANK—SALEM.

[November 7.]

JOSEPH S. CABOT, *President.* *Treasurer*, CHARLES E. SYMONDS.

Deposits,	$2,995,911 05	
Profits,	275,841 07	
Public Funds,		$1,506,631 70
Bank Stock,		270,817 80
Railroad Bonds,		24,125 00
Loans on Public Funds,		115,683 75
on Bank Stock,		19,000 00
on Real Estate,		395,528 32
on Personal Security,		153,800 00
to Counties, Cities and Towns,		728,304 16
to Banks, on interest,		39,000 00
on Railroad Stock,		17,000 00
Cash on hand,		1,861 39
	$3,271,752 12	$3,271,752 12

Number of Depositors,	11,971
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$130,244 09
Average annual rate of dividends for last five years,	6½ per cent.
Last dividend of reserved profits, in 1863,	$121,301 37
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$60,000 00
Average annual expenses,	5,200 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 5.]

WILLIAM E. BOYDEN, *President.* *Treasurer*, CHARLES B. HALL.

Deposits,	$19,979 51	
Profits,	843 12	
Public Funds,		$7,600 00
Loans on Real Estate,		7,660 00
on Personal Security,		4,990 00
Expense Account,		38 05
Cash on hand,		534 58
	$20,822 63	$20,822 63

Number of Depositors,	257
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	$50 00

INSTITUTION FOR SAVINGS—CAMBRIDGE.

[October 11.]

S. T. Farwell, *President.* *Treasurer*, Eben Snow.

Deposits,	$584,752 44	
Profits,	17,372 62	
Public Funds,		$131,914 21
Bank Stock,		2,526 00
Loans on Real Estate,		427,693 00
on Personal Security,		18,180 00
Expense Account,		300 00
Cash on hand,		21,511 85
	$602,125 06	$602,125 06

Number of Depositors,	2,389
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$25,586 50
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,526 00
Average annual expenses,	1,300 00

SCITUATE SAVINGS BANK—SCITUATE.

[August 27.]

E. Jenkins, *President.* *Treasurer*, C. W. Prouty.

Deposits,	$58,964 59	
Profits,	2,793 14	
Public Funds,		$8,600 00
Bank Stock,		12,800 00
Loans on Real Estate,		29,900 00
on Personal Security,		350 00
to Counties, Cities and Towns,		8,870 26
Expense Account,		352 46
Cash on hand,		885 01
	$61,757 73	$61,757 73

Number of Depositors,	239
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$2,629 47
Average annual rate of dividends for last five years,	7.43 per cent.
Last dividend of reserved profits, in 1867,	$3,452 92
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	150 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[July 31.]

DAVID FAIRBANKS, *President.* *Treasurer*, JOHN YOUNG, Jr.

Deposits,	$312,313 31	
Profits,	1,782 63	
Interest,	381 91	
Dividend Account,	5,341 28	
Public Funds,		$125,485 92
Bank Stock,		30,398 05
Loans on Real Estate,		43,901 00
on Personal Security,		84,805 58
to Counties, Cities and Towns,		25,775 00
Cash on hand,		9,453 58
	$319,819 13	$319,819 13

Number of Depositors,	1,178
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,150 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE FALLS.

[June 20.]

F. A. BALL, *President.* *Treasurer*, A. K. HAWKS.

Deposits,	$248,910 10	
Profits,	275 85	
Public Funds,		$136,700 00
Bank Stock,		11,700 00
Loans on Real Estate,		64,564 50
on Personal Security,		28,638 00
to Counties, Cities and Towns,		5,400 00
Expense Account,		1,483 00
Cash on hand,		700 45
	$249,185 95	$249,185 95

Number of Depositors,	1,400
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$10,666 50
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$6,000 00
Average annual expenses,	1,000 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[June 10.]

SAMUEL HARTWELL, *President.* *Treasurer*, SAMUEL M. LANE.

Deposits,	$339,099 93	
Profits,	37,492 60	
Public Funds,		$174,900 00
Bank Stock,		23,000 00
Loans on Public Funds,		44,900 00
on Bank Stock,		10,880 00
on Real Estate,		45,400 00
on Personal Security,		47,500 00
to Counties, Cities and Towns,		18,100 00
to Banks, on interest,		5,000 00
Expense Account,		1,255 43
Cash on hand,		5,657 10
	$376,592 53	$376,592 53

Number of Depositors,	1,508
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$11,012 04
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1863,	$5,740 19
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,500 00
Average annual expenses,	772 75

SOUTH BOSTON SAVINGS BANK—BOSTON.

[January 29.]

HENRY SOUTHER, *President.* *Treasurer*, D. M. B. THAXTER.

Deposits,	$65,806 79	
Profits,	301 79	
Interest,	2,501 55	
Public Funds,		$44,200 00
Loans on Real Estate,		20,552 00
Dividend No. 7,		997 68
Expense Account,		2,138 50
Cash on hand,		721 95
	$68,610 13	$68,610 13

Number of Depositors,	891
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$1,799 42
Extra dividends are made once in	Five years.
Average annual expenses,	$600 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[August 28.]

MOSES F. ROGERS, *President.* *Treasurer*, E. T. FOGG.

Deposits,	$217,806 03	
Profits,	6,350 67	
Public Funds,		$13,850 00
Bank Stock,		41,300 00
Loans on Real Estate,		137,998 03
on Personal Security,		10,498 06
to Counties, Cities and Towns,		17,767 00
Cash on hand,		2,743 61
	$224,156 70	$224,156 70

Number of Depositors,	813
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$10,288 06
Average annual rate of dividends for five years,	6¼ per cent.
Last dividend of reserved profits, in 1865,	$5,333 49
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,500 00
Average annual expenses,	575 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[May 25.]

JAMES C. PYNCHON, *President.* *Treasurer*, DANIEL J. MARSH.

Deposits,	$484,173 10	
Profits,	22,129 50	
Public Funds,		$190,000 00
Bank Stock,		32,000 00
Loans on Public Funds,		1,000 00
on Bank Stock,		150 00
on Real Estate,		261,430 00
to Counties, Cities and Towns,		10,000 00
Expense Account,		344 19
Cash on hand,		11,378 41
	$506,302 60	$506,302 60

Number of Depositors,	3,596
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$20,365 77
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	5,600 00
Average annual expenses,	1,200 00

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 28.]

JOSIAH HOOKER, *President.* *Treasurer*, HENRY S. LER.

Deposits,	$1,856,155 94	
Profits,	88,378 90	
Public Funds,		$713,091 25
Bank Stock,		236,800 00
Real Estate,		95,873 98
Loans on Public Funds,		57,675 00
on Bank Stock,		40,900 00
on Real Estate,		633,955 00
on Personal Security,		13,650 00
to Counties, Cities and Towns,		90,500 00
Cash on hand,		62,089 61
	$1,944,534 84	$1,944,534 84

Number of Depositors,	6,126
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$76,932 45
Last dividend of reserved profits, in 1864,	15,130 60
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	4,251 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[May 8.]

BENJAMIN F. RICHARDSON, *President.* *Treasurer*, IRA GERRY.

Deposits,	$37,237 90	
Profits,	943 18	
Interest,	9,492 50	
Public Funds,		$18,350 00
Loans on Public Funds,		300 00
on Real Estate,		17,400 00
on Personal Security,		2,400 00
Dividend Account,		5,935 12
Expense Account,		1,831 90
Cash on hand,		1,456 56
	$47,673 58	$47,673 58

Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$1,490 60
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1865,	$763 86
Extra dividends are made once in	Five years.
Average annual expenses,	$170 00

SUFFOLK SAVINGS BANK—BOSTON.

[February 5.]

THOMAS LAMB, *President.* *Treasurer*, CHARLES HENRY PARKER.

Deposits,	$4,065,031 15	
Profits,	306,806 40	
Guaranty Account,	203,391 26	
Public Funds,		$1,704,600 00
Bank Stock,		393,525 00
Real Estate,		100,000 00
Railroad Bonds,		100,000 00
Loans on Public Funds,		79,000 00
on Railroad Stock,		90,000 00
on Real Estate,		713,700 00
on Personal Security,		1,334,000 00
Dividend Account,		15,300 30
Expense Account,		7,112 05
Suspense Account,		106 38
Cash on hand,		37,885 08
	$4,575,228 81	$4,575,228 81

Number of Depositors,	13,109
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$142,033 29
Average annual rate of dividends for last five years,	7 per cent.
Last dividend of reserved profits, in 1863,	$287,708 09
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$53,200 00
Average annual expenses,	13,957 66

WALTHAM SAVINGS BANK—WALTHAM.

[December 28.]

HORATIO MOORE, *President.* *Treasurer*, J. S. WILLIAMS.

Deposits,	$313,355 78	
Profit and Loss,	11,920 96	
Interest,	11,041 84	
Public Funds,		$70,000 00
Bank Stock,		20,725 00
Loans on Real Estate,		187,533 00
on Personal Security,		51,930 00
to Counties, Cities and Towns,		1,600 00
Expense Account,		1,204 36
Cash on hand,		3,326 22
	$336,318 58	$336,318 58

Number of Depositors,	1,650
Rate of ordinary dividends for the last year,	4 per cent.
Amount of ordinary dividends for the last year,	$9,722 88
Average annual rate of dividends for the last five years,	6½ per cent.
Last dividend of reserved profits, in 1863,	$2,200 00
Extra dividends are made once in	Five years.
Average annual expenses,	$900 00

WARE SAVINGS BANK—WARE.

[June 26.]

WILLIAM HYDE, *President.* *Treasurer*, OTIS LANE.

Deposits,	$610,925 98	
Profits,	8,507 04	
Interest,	20,561 54	
Public Funds,		$250,500 00
Bank Stock,		137,500 00
Loans on Public Funds,		15,700 00
on Bank Stock,		5,450 00
on Real Estate,		111,942 75
on Personal Security,		56,330 00
to Counties, Cities and Towns,		43,800 00
to Banks, on interest,		13,800 00
Expense Account,		2,812 52
Cash on hand,		2,159 29
	$639,994 56	$639,994 56

Number of Depositors,	2,274
Rate of ordinary dividends for the last year,	5½ per cent.
Amount of ordinary dividends for the last year,	$26,478 00
Average annual rate of dividends for the last five years,	7½ per cent.
Last dividend of reserved profits, in 1865,	$17,655 52
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$25,000 00
Average annual expenses,	1,700 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 6.]

J. B. TOBEY, *President.* *Treasurer*, T. R. MILES.

Deposits,	$261,647 96	
Profits,	6,205 94	
Public Funds,		$53,210 00
Bank Stock,		128,934 58
Railroad Bonds,		9,750 00
Loans on Bank Stock,		9,600 00
on Real Estate,		4,275 00
on Personal Security,		43,150 98
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		1,078 27
Cash on hand,		6,855 07
	$267,853 90	$267,853 90

Number of Depositors,	969
Rate of ordinary dividends for the last year,	7 per cent.
Amount of ordinary dividends for the last year,	$16,079 29
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	19,262 00
Average annual expenses,	608 00

WARREN FIVE CENTS SAVINGS BANK—SOUTH DANVERS.

[November 12.]

GEORGE OSBORNE, *President.* *Treasurer*, FRANCIS BAKER.

Deposits,	$294,725 42	
Profit and Loss,	19,683 01	
Interest,	254 17	
Public Funds,		$140,706 25
Bank Stock,		60,484 00
Loans on Real Estate,		52,550 00
on Personal Security,		4,800 00
to Counties, Cities and Towns,		42,750 00
Cash on hand,		13,372 35
	$314,662 60	$314,662 60

Number of Depositors,	1,556
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$15,417 27
Last dividend of reserved profits, in 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,000 00
Average annual expenses,	600 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[October 1.]

JAMES ADAMS, *President.* *Treasurer*, GEORGE F. TUFTS.

Deposits,	$1,683,342 62	
Profit and Loss,	75,488 37	
Interest,	58,509 84	
Rents,	1,726 58	
Public Funds,		$610,818 76
Bank Stock,		79,387 75
Real Estate,		51,305 18
Railroad Bonds,		24,125 00
Loans on Real Estate,		702,344 00
on Personal Security,		20,300 00
to Counties, Cities and Towns,		294,255 00
Interest accrued,		21,139 89
Expense Account,		2,776 50
Cash on hand,		12,615 33
	$1,819,067 41	$1,819,067 41

Number of Depositors,	6,151
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$74,292 76
Largest amount invested in the stock of any one bank,	19,000 00
Average annual expenses,	5,500 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 1.]

RICHARD R. FREEMAN, *President.* *Treasurer*, SIMEON ATWOOD.

Deposits,	$56,478 54	
Profits,	12,768 23	
Public Funds,		$20,615 43
Loans on Public Funds,		28,617 67
on Real Estate,		3,625 00
on Personal Security,		6,600 00
to Counties, Cities and Towns,		7,800 00
Cash on hand,		1,988 67
	$69,246 77	$69,246 77

Number of Depositors,	411
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$3,679 75
No extra dividends are made.	
Average annual expenses,	225 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[May 24.]

C. A. JESSUP, *President.* *Treasurer*, V. W. CROWSON.

Deposits,	$163,114 75	
Profits,	13,852 18	
Public Funds,		$98,200 00
Bank Stock,		9,000 00
Loans on Public Funds,		760 00
on Bank Stock,		7,000 00
on Real Estate,		31,750 00
on Personal Security,		15,200 00
to Counties, Cities, and Towns,		11,000 00
Expense Account,		373 00
Cash on hand,		3,683 93
	$176,966 93	$176,966 93

Number of Depositors,	953
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$7,387 56
Average annual rate of dividends for last five years,	5 2-5 per cent.
Last dividend of reserved profits, in 1863,	$2,211 76
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,800 00
Average annual expenses,	700 00

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[August 27.]

ELLIOT L. WHITE, *President.* *Treasurer*, A. L. WHITE.

Deposits,	$360,959 15	
Profits,	17,867 07	
Public Funds,		$142,900 00
Bank Stock,		39,800 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		145,803 00
on Personal Security,		30,253 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		5,070 22
	$378,826 22	$378,826 22

Number of Depositors,	1,764
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$16,769 72
Average annual rate of dividends for last five years,	6 per cent.
Last dividend of reserved profits, in 1864,	$10,121 61
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	700 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[June 19.]

E. MURDOCK, Jr., *President.* *Treasurer*, C. L. BEALS.

Deposits,	$116,933 23	
Profits,	841 41	
Public Funds,		$77,500 00
Loans on Public Funds,		20,000 00
on Real Estate,		13,380 93
on Personal Security,		4,055 00
to Counties, Cities and Towns,		1,000 00
Cash on hand,		1,838 71
	$117,774 64	$117,774 64

Number of Depositors,	760
Rate of ordinary dividends for the last year,	5½ per cent.
Amount of ordinary dividends for the last year,	$4,184 86
Average annual rate of dividends for last five years,	6.37 per cent.
Last dividend of reserved profits, in 1864,	$2,729 78
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	250 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[October 10.]

ABIJAH THOMPSON, *President.* *Treasurer*, JAMES N. DOW.

Deposits,	$101,738 74	
Profits,	2,383 80	
Public Funds,		$63,000 00
Bank Stock,		11,301 00
Loans on Public Funds,		2,040 00
on Bank Stock,		600 00
on Real Estate,		12,800 00
on Personal Security,		13,100 00
Cash on hand,		1,281 54
	$104,122 54	$104,122 54

Number of Depositors,	1,200
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$3,657 93
Average annual rate of dividends for last three years,	7 per cent.
Last dividend of reserved profits, in 1866,	$2,450 72
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$4,070 00
Average annual expenses,	350 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[March 1.]

STEPHEN SALISBURY, *President.* *Treasurer*, CHARLES A. HAMILTON.

Deposits,	$3,203,996 75	
Profit and Loss,	3,181 68	
Interest,	30,360 71	
Suspense Account,	2,432 54	
Pentennial Dividend,	227,566 00	
Public Funds,		$1,023,200 00
Bank Stock,		602,900 00
Loans on Public Funds,		52,670 00
on Bank Stock,		12,095 00
on Real Estate,		1,226,612 93
on Personal Security,		137,069 87
to Counties, Cities and Towns,		396,704 85
Expense account,		481 54
Cash on deposit,		6,381 19
Cash on hand,		9,422 30
	$3,467,537 68	$3,467,537 68

Number of Depositors,	13,589
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$143,247 26
Average annual rate of dividends for last five years,	5½ per cent.
Last dividend of reserved profits, in 1863,	$47,781 13
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	7,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[February 27.]

CHARLES L. PUTNAM, *President.* *Treasurer*, CLARENDON HARRIS.

Deposits,	$265,026 35	
Interest,	32,902 50	
Public Funds,		$111,000 00
Bank Stock,		72,400 00
Loans on Public Funds,		800 00
on Real Estate,		32,025 00
on Personal Security,		4,900 00
to Counties, Cities and Towns,		57,500 00
to Banks, on interest,		10,761 74
Dividend Account,		5,529 66
Tax and Expense Account,		2,186 29
Cash on hand,		826 16
	$297,928 85	$297,928 85

Number of Depositors,	2,951
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$11,454 68
Last dividend of reserved profits, in 1859.	
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,000 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[February 27.]

HARRISON BLISS, *President.* *Treasurer*, H. WOODWARD.

Deposits,	$1,098,697 37	
Profits,	58,958 17	
Public Funds,		$351,600 00
Bank Stock,		122,300 00
Loans on Public Funds,		26,775 00
on Bank Stock,		10,416 52
on Real Estate,		537,931 50
on Personal Security,		85,749 09
to Counties, Cities and Towns,		6,700 00
on Railroad Stock,		10,000 00
Expense Account,		801 36
Cash on hand,		5,382 07
	$1,157,655 54	$1,157,655 54

Number of Depositors,	4,037
Rate of ordinary dividends for the last year,	5 per cent.
Amount of ordinary dividends for the last year,	$46,363 82
Average annual rate of dividends for last five years,	6 3-5 per cent.
Last dividend of reserved profits, in January, 1867,	$24,000 00
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$28,700 00
Average annual expenses,	3,000 00

UNION INSTITUTION FOR SAVINGS—BOSTON.

[January 29.]

JOHN C. CROWLEY, *President.* *Treasurer*, GEORGE F. EMERY.

Deposits,	$517,245 05	
Profits,	14,508 39	
Profit and Loss,	19 31	
Public Funds,		$180,000 00
Loans on Real Estate,		320,225 00
to Banks, on interest,		27,920 69
Expense account,		3,265 69
Cash on hand,		361 37
	$531,772 75	$531,772 75

Number of Depositors,	2,122
Rate of ordinary dividends for the last year,	6 per cent.
Amount of ordinary dividends for the last year,	$12,430 53
Extra dividends are made once in	Five years.
Average annual expenses,	$4,750 00

THE PAWNERS' BANK.

The following statement has been received by the Commissioner of Savings Banks, in accordance with the Act establishing the Pawners' Bank.

STATE OF THE BANK,

On the fourth Saturday of October, 1867, *at* 7 *o'clock, P. M.*

DUE FROM THE BANK.

Capital stock called in,	$113,500 00
Unclaimed dividends,	902 50
Reserve account,	828 50
Net profits, (estimated,)	2,195 27
Notes payable,	15,300 00
Proceeds of auction sale, not yet adjusted,	9,290 28
Estimated expenses due, but not paid,	187 34
Total amount due from the bank,	$142,203 89

RESOURCES OF THE BANK.

Amount of outstanding loans on pledge of goods and chattels,	$114,482 91
Interest accrued on loans and not paid in, (estimated,)	10,407 68
Amount of deposits,	7,727 82
Amount of money on hand, in the bank,	514 23
United States Treasury notes,	5,071 25
Vault, safes, furniture, fixtures, &c.,	4,000 00
Total amount of the resources of the bank,	$142,203 89

E. B. Foster, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of Joseph A. Ropes, N. C. Poor, Samuel Johnson, Jr., John Bigelow, and John Kuntz, a majority of the directors of the bank.

Interesting Statistics connected with the Bank.

Whole number of loans,	59,948
Number of loans in 1860,	5,228
in 1861,	7,598
in 1862,	6.563
in 1863,	6,224
in 1864,	6,813
in 1865,	9,921
in 1866,	9,665
Total amount of loans to date,	$1,522,413 85
paid in on loans for the same time,	1,407,930 94
Amount of interest earned on loans, since last report,	18,782 59
on loans paid since last report,	17,124 91
Interest earned on loans but not paid in,	10,407 68
Dividends declared for 1866,	7½ per cent.
Estimated number of articles loaned on,	741,920

68 out of every 100 of the loans made are $10 and under.

51 out of every 100 of the loans the interest is less than 21 cents.

31 out of every 100 of the loans the interest is less than 11 cents.

21 out of every 100 of the loans the interest is less than 6 cents.

5 out of every 100 of the loans the interest is only 1 cent.

Average length of credit actually taken by the pledgers is three months and thirteen days.

Six months' credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is one dollar eighty cents.

Average amount loaned to each person, $29.72.

Loans made on pledge of goods and chattels only.

No loans considered doubtful.

No bills issued by the bank.

No deposit accounts.

PUBLIC STOCKS

Deposited with the Auditor of the Commonwealth by "banks organized under general laws," as security for their circulating notes.

On the 31st day of December, 1867, the accounts and securities held were as follows:—

Bank of the Metropolis. (Charter surrendered.)

United States Bonds,	$2,000 00
Circulation,	1,958 00

Safety Fund Bank.

Town of Natick Bonds,	$15,000 00
Circulation,	3,714 00

Mount Vernon Bank.

Town of Melrose Bonds,	$2,000 00
Circulation,	1,500 00

Continental Bank.

United States Bonds,	$1,000 00
Circulation,	948 00

Harvard Bank.

Massachusetts Bonds,	$10,000 00
Circulation,	985 00

Revere Bank.

Rhode Island Bonds,	$3,000 00
Circulation,	2,900 00

Bank of the Republic.

Town of North Chelsea, Note,	$8,000 00
Circulation,	2,221 00

SAVINGS INSTITUTIONS.

The Commissioner of Savings Banks has the honor to submit the following Abstract of the Annual Returns of Savings Institutions in the Commonwealth, exhibiting their condition on Saturday, the twenty-sixth day of October, 1867, in answer to the requisition of His Excellency the Governor.

ABSTRACT

OF THE

ANNUAL RETURNS

OF THE

SAVINGS INSTITUTIONS.

1867.

	BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Franklin Savings Bank.	Provident Institution for Savings.
Number of Depositors,	44,495	4,086	1,060	3,635	31,752
Amount of Deposits,	$6,296,686 17	$266,526 94	$276,179 95	$1,023,039 34	$8,929,262 37
Number of Deposits during year preceding,	51,351	7,031	1,288	5,673	22,050
Amount of the same,	$3,325,952 23	$231,167 51	$137,401 00	$707,669 47	$1,496,231 00
Number of Deposits received during the year, of and exceeding $300 at one time,	2,208	140	86	615	935
Amount of the same,	$1,124,430 00	$78,972 85	$44,776 00	$330,745 90	$376,912 00
Number of withdrawals during the year,	29,231	1,860	922	2,174	20,104
Amount of the same,	$2,136,186 86	$116,011 32	$108,917 00	$275,246 27	$2,208,881 50
Number of accounts opened during the year,	8,881	1,368	312	1,812	4,903
Number of accounts closed during the year,	4,539	580	238	553	4,918
Amount of surplus on hand,	$308,562 85	$1,282 46	$21,176 00	$14,408 88	– –
Public Funds,	2,259,900 00	71,000 00	115,000 00	425,000 00	$1,929,625 09
Loans on public funds,	8,000 00	35,000 00	33,000 00	4,750 00	236,200 00
Bank Stock,	334,887 50	11,000 00	50,047 70	71,291 71	1,093,200 00
Loans on bank stock,	– –	14,300 00	11,500 00	10,000 00	13,500 00
Deposits in banks, bearing interest,	431,569 88	4,110 00	11,482 00	118,114 20	195,127 56
Railroad Bonds,	100,000 00	10,000 00	– –	10,000 00	195,250 00
Loans on railroad stock,	– –	4,700 00	– –	– –	– –

Invested in real estate,	$103,075 98	$50,417 60	– –	– –	$50,000 00
Loans on mortgage of real estate,	2,848,900 00	45,500 00	$62,598 75	$324,600 00	1,581,350 00
Loans to county or town,	375,900 00	– –	8,850 00	62,000 00	855,400 00
Loans on personal security,	68,000 00	20,000 00	8,650 00	16,200 00	2,747,000 00
Cash on hand,	12,831 92	5,891 80	12,308 78	794 60	266,627 56
Rate and amount of ordinary Dividends for last year,	5 per cent., $244,787 47	5 per cent, $8,445 50	5 per cent., $11,098 77	4 per cent., $22,928 98	4 per cent., $313,431 59
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	– –	7 per cent.	9 per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution,	$26,058 12	$3,940 14	$1,450 00	$3,500 00	$38,718 00

Boston Five Cents Savings Bank.—Public Funds—United States scrip, $1,162,000; City of Cambridge, 40,000; Chelsea, 88,400; Boston, 29,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; State of Maine, 193,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 350,000; City of Roxbury, 55,000.

Loan on Public Funds.—United States scrip, $8,000.

Bank Stock owned *—Blackstone, $43,300; Commerce, 21,500; Second National, 7,500; Boston, 15,287.50; Tremont, 34,500; Rockland, 20,000; Washington, 15,000; Maverick, 10,500; Webster, 12,500; Howard, 15,000; Hide and Leather, 25,000; Shawmut, 10,000; Merchants', 7,700; Suffolk, 22,100; First National, 25,000; Revere, 20,000; Continental, 10 000; Third National, Springfield, 10,000; Republic, 10,000.

Deposits in Banks bearing interest—Bank of Mutual Redemption, $365,082,42; Hide and Leather, 66,487,46.

Railroad Bonds—Old Colony and Newport, $100,000.

* In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the titles of the corporation, save in cases where the corporate name consists, only of that word coupled with a numeral.

Boston Penny Savings Bank.—Public Funds—United States scrip, $71,000.

Bank Stock owned—Everett, $11,000.

Loans on Bank Stock—On 100 shares First National, Marlborough, $9,000; On 25 shares Republic, 2,500; On 28 shares Mechanics, 2,800.

East Boston Savings Bank.—Public Funds—United States scrip, $115,000.

Loan on Public Funds—United States scrip, $33,000.

Bank Stock owned—Merchants', $2,071.87; Webster, 3,000; Boston, 2,500; Maverick, 10,000; Howard, 4,565; Traders', 2,027.50; North, 3,650; Eagle, 2,733.33; Second National, 2,375; Exchange, 230; North America, 6,600; Commerce, 5,145; Republic, 5,150.

Loans on Bank Stock—On Shoe and Leather, $10,000; Maverick, 1,500.

Franklin Savings Bank.—Public Funds—United States scrip, $395,000; Massachusetts scrip, 30,000; City of Boston, 62,000.

Bank Stock owned—Continental, $24,417.75; Webster, 2,905.75; Revere, 13,519.88; New England, 4,170; Atlas, 3,727; Second National, Boston, 3,484.33; North, 14,067; Third National, Springfield, 5,000.

Deposit in Bank bearing interest—Continental, $118,114 20.

Loans on Public Funds—United States scrip, $4,750.

Loans on Bank Stock—On Continental, $10,000.

Provident Institution for Savings.—Public Funds—United States scrip, $1,138,125.09; Massachusetts, 259,500; Rhode Island, 455,000; Maine, 77,000.

Loans on Public Funds—United States securities, $170,200; Massachusetts, 55,000; City of Boston, 11,000.

Bank Stock owned—Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; City, 31,500; Continental, 33,400; Columbian, 42,800, Eagle, 45,000; Globe, 31,500; Hamilton, 33 700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 20,000; State, 43 900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 40,000; Tremont, 90,000; Union, 31,200; Washington, 33,700; Webster, 188,100.

Loans on Bank Stock—100 shares Tremont, $9,000; 50 shares Dedham, 4,500.

Railroad Bonds—Old Colony and Newport, $195,250.

	BOSTON.				
	South Boston Savings Bank.	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Mercantile Savings Institution.
Number of Depositors,	1,162	13,805	3,046	655	1,540
Amount of Deposits,	$100,111 85	$4,473,630 72	$789,224 55	$90,218 38	$378,842 34*
Number of Deposits during year preceding,	3,180	12,172	6,438	– –*	4,611
Amount of the same,	$94,220 08	$1,190,311 00	$669,743 27	– –	$490,179 19
Number of Deposits received during the year of and exceeding $300 at one time,	52	992	583	96	545
Amount of the same,	$23,860 00	$510,595 00	$318,523 00	$49,892 14	$274,756 46
Number of withdrawals during the year,	926	6,937	2,464	115	1,941
Amount of the same,	$55,290 37	$777,528 36	$323,193 82	$8,966 34	307,123 77
Number of accounts opened during the year,	652	3,046	1,893	697	1,285
Number of accounts closed during the year,	247	2,070	701	42	440
Amount of surplus on hand,	$1,202 80	$550,964 59	$13,137 24	– –	$5,314 68
Public Funds,	41,200 00	1,954,600 00	287,000 00	$8,000 00	110,050 00
Loans on public funds,	– –	20,000 00	– –	10,800 00	– –
Bank Stock,	– –	393,525 00	– –	2,273 25	3,800 00
Loans on bank stock,	– –	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	– –	3,596 62	13,024 50	48,782 28
Railroad Bonds,	– –	130,000 00	– –	10,000 00	6,000 00
Loans on railroad stock,	– –	190,000 00	– –	– –	– –

Invested in real estate,	– –	$100,000 00	– –	– –	$15,666 67
Loans on mortgage of real estate,	$56,002 00	888,350 00	$508,727 12	$31,000 00	362,283 45
Loans to county or town,	– –	– –	– –	– –	– –
Loans on personal security,	– –	1,329,000 00	– –	7,000 00	34,675 00
Cash on hand,	4,113 65	19,120 31	2,549 35	1,260 02	56,257 01
Rate and amount of ordinary Dividends for last year,	4 per cent., $2,186 06	4 per cent., $157,274 04	6 per cent., $29,638 02	– –	5 per cent., $10,012 08
Average annual per cent. of Dividends ending at time of and including last extra,	– –	7 per cent.	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	– –	– –
Annual Expenses of the institution,	$800 00	$20,929 52	$4,900 00	2,000 00	$6,560 81

South Boston Savings Bank.—Public Funds—United States scrip, $41,200.

Suffolk Savings Bank.—Public Funds—United States scrip, $1,344,500; Massachusetts, 165,100; New Hampshire, 10,000; Rhode Island, 160,000; City of Boston, 125,000; Salem, 50,000; Portland, 100,000.
Loan on Public Funds—Massachusetts bonds, $20,000.
Bank Stock owned—Market, $15,000; Atlas, 41,600; Washington, 15,000; Hamilton, 15,000, State, 11,700; Shoe and Leather, 10,000; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10 000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100.
Loans on Railroad Stock, with principal and two sureties—200 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington and Baltimore, $50,000; 50,000 Chicago, Iowa and Nebraska, 40,000; 500 shares preferred stock Cedar Rapids and Miss. Railroad, 25,000 bonds Cedar Rapids and Miss. Railroad, and 30,000 bonds Chicago, Iowa and Nebraska Railroad, 100,000.
Railroad Bonds—Old Colony and Newport, $130,000.

Union Institution for Savings.—Public Funds—United States scrip, $287,000.
Deposit in Bank bearing interest—Commerce, $3,596.62.

West Boston Savings Bank.—Public Funds—Massachusetts scrip, $8,000.
Loans on Public Funds—On United States scrip, $10,800.
Bank Stock owned—Merchants', $2,273 25.
Railroad Bonds—Old Colony and Newport, $10,000.

Mercantile Savings Institution.—Public Funds—United States scrip, $110,050; Maine, 1,000; New Hampshire, 2,000; City of Boston, 15,000; Portland, 10,000.
Bank Stock owned—Everett, $2,000; Tremont, 1,300; Republic, 500.
Deposits in Bank bearing interest—Boston, $48,782.28.
Railroad Bonds—Old Colony and Newport, $6,000.
Rate of Dividends for last year on Capital Stock—7 per cent.

* Commenced business June 15, 1867.

† Capital Stock, $205,606.90; number of stockholders, 359.

	CHELSEA.	ANDOVER.	BEVERLY.	DANVERS.	GLOUCESTER.
	Chelsea Savings Bank.	Andover Savings Bank.	Beverly Savings Bank.	Danvers Savings Bank.	Cape Ann Savings Bank.
Number of Depositors,	2,321	1,800	224*	1,881	1,581
Amount of Deposits,	$288,378 68	$464,245 45	$26,997 70	$397,988 30	$332,578 76
Number of Deposits during year preceding,	3,327	1,221	312	1,008	1,143
Amount of the same,	$133,959 00	$113,652 33	$28,813 35	$68,279 84	$102,548 00
Number of Deposits received during the year of and exceeding $300 at one time,	85	96	22	52	88
Amount of the same,	$44,881 94	$43,416 34	$9,510 89	$21,606 00	$36,120 00
Number of withdrawals during the year,	1,375	580	15	679	1,060
Amount of the same,	$92,327 59	$73,235 28	$1,815 65	$59,259 32	$112,057 39
Number of accounts opened during the year,	604	377	237	288	382
Number of accounts closed during the year,	420	225	13	202	333
Amount of surplus on hand,	$10,654 83	$21,431 62	– –	$8,912 47	$12,558 79
Public Funds,	54,407 50	249,500 00	$1,000 00	256,200 00	130,000 00
Loans on public funds,	– –	1,000 00	860 00	250 00	– –
Bank Stock,	24,454 60	70,500 00	– –	72,500 00	83,745 66
Loans on bank stock,	– –	– –	4,300 00	1,085 00	– –
Deposits in banks, bearing interest,	– –	3,000 00	– –	12,477 66	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$144,260 00	$96,145 90	$16,175 00	$55,125 00	$49,485 00
Loans to county or town,	72,272 50	53,000 00	600 00	– –	79,500 00
Loans on personal security,	– –	10,587 00	– –	9,263 11	700 00
Cash on hand,	3,770 59	1,944 17	3,867 40	– –	1,706 89
Rate and amount of ordinary Dividends for last year,	5 per cent., $11,547 74	5 per cent., $20,503 98	6 per cent., $388 50	$5\frac{1}{2}$ per cent., $20,117 60	5 per cent., $14,672 97
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	8 per cent.	– –*	$6\frac{6}{10}$ per cent.	$7\frac{3}{5}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	None hereafter.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,275 44	$900 00	– –	$1,000 00	$1,405 25

Chelsea Savings Bank.—Public Funds—United States scrip, $43,400; Massachusetts, 11,007.50.
Bank Stock owned—First National, Chelsea, $5,870; North, 1,114.50; Howard, 1,925; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Atlas, 3,010; Suffolk, 1,450; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—United States scrip, $229,500; New Hampshire, 20,000.
Loan on Public Funds—United States Bonds, $1,000.
Bank Stock owned—Blackstone, $8,000; Webster, 5,000; Merchants', 2,500; Revere, 15,000; First National, 2,500; Republic, 15,000; Bay State, 7,500; Andover, 15,000.
Loans to Banks on interest—Andover, $3,000.

Beverly Savings Bank.—Public Funds—Massachusetts Bond, $1,000.
Loan on Public Funds—United States scrip, $860.
Loan on Bank Stock—Rockland, $4,300.

Danvers Savings Bank.—Public Funds—United States scrip, $252,200; Massachusetts, 2,000; City of Portland, 2,000.
Loans on Public Funds—United States scrip, $250.
Bank Stock owned—Revere, $10,000; Howard, 5,100; Commerce, 8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 11,100.
Loan on Bank Stock—On First National, Danvers, $1,085.
Deposits in Bank bearing interest—First National, Danvers, $12,477.66.

Cape Ann Savings Bank.—Public Funds—United States scrip, $130,000.
Bank Stock owned—Gloucester, $10,698.50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511.25; Atlas, 1,248; Webster, 512.50; Republic, 5,020; Rockport, 5,706; Shawmut, 3,972.88; Blackstone, 6,706.25; Globe, 1,100; Freeman's, 1,720; Howard, 2,300; Boston, 3,560.50; Atlantic, 4,260; Eagle, 2,760.17; Cape Ann, 7,042.50; Mutual Redemption, 5,150.

* Organized in March, 1867.

	HAVERHILL.	LAWRENCE.	LYNN.		NEWBURYPORT.
	Haverhill Savings Bank.	Essex Savings Bank.	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.	Institution for Savings in Newburyport.
Number of Depositors,	5,302	4,191	2,548	3,219	7,452
Amount of Deposits,	$1,265,250 82	$994,425 11	$503,939 92	$364,896 45	$2,323,219 59
Number of Deposits during year preceding,	3,150	5,014	1,237	3,275	4,817
Amount of the same,	$263,646 00	$348,485 50	$145,239 00	$181,148 81	$516,038 62
Number of Deposits received during the year of and exceeding $300 at one time,	212	224	99	139	397
Amount of the same,	$101,068 00	$93,717 99	$46,326 00	$69,789 39	$210,992 85
Number of withdrawals during the year,	1,101	1,640 00	1,474	1,363	3,590
Amount of the same,	$156,242 89	$186,906 18	$176,889 46	$106,169 44	$321,635 82
Number of accounts opened during the year,	961	1,477	542	834	1,217
Number of accounts closed during the year,	571	859	469	441	713
Amount of surplus on hand,	$48,501 50	$1,241 77	$33,781 31	$6,397 58	$33,865 63
Public Funds,	519,600 00	598,500 00	99,000 00	117,065 81	785,645 13
Loans on public funds,	5,000 00	11,650 00	5,600 00	– –	26,050 00
Bank Stock,	269,600 00	165,614 82	46,500 00	37,017 13	769,000 00
Loans on bank stock,	7,050 00	2,150 00	5,350 00	5,200 00	3,500 00
Deposits in banks, bearing interest,	– –	28,000 00	28,600 00	9,248 23	16,859 36
Railroad Bonds,	– –	– –	– –	10,000 00	24,700 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	$25,000 00
Loans on mortgage of real estate,	$450,425 00	$82,540 00	$182,148 00	$157,795 00	355,093 22
Loans to county or town,	11,000 00	102,000 00	133,700 00	23,000 00	278,260 00
Loans on personal security,	20,000 00	88,600 00	36,475 00	11,590 00	50,558 81
Cash on hand,	30,370 01	24,059 88	348 23	377 86	531 89
Rate and amount of ordinary Dividends for last year,	5½ per cent., $61,124 83	4 per cent., $28,271 19	5 per cent, $21,219 71	6½ per cent., $16,337 13	7 per cent., $141,547 63
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	10 1/25 per cent.	6 per cent.	6⅔ per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	$2,187 30	$2,250 00	$2,045 95	$1,300 00	$4,400 00

Haverhill Savings Bank.—Public Funds—United States scrip, $488,000; Town of Haverhill Bonds, 31,600.

Loan on Public Funds—Town of Haverhill Bonds, $800; United States scrip, 4,200.

Bank Stock owned—Haverhill, $24,000; Merrimack, 22,900; Essex, 16,700; First National, 7,000; Andover, 3,200; Bay State, 1,500; Malden, 10,000; North America, 26,700; National, 20,000; Republic, 15,000; Exchange, 14,000; Blackstone, 13,300; North, 11,600; Howard, 11,200; Atlas, 10,000; Maverick, 10,000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Faneuil Hall, 8,000; First National, Boston, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 700.

Loans on Bank Stock—Essex, $800; Haverhill, 1,750; Mechanics', Boston, 4,500.

Essex Savings Bank—Public Funds—United States scrip, $414,500; Boston and Lawrence Bonds, 102,000; Massachusetts and New Hampshire Bonds, 82,000.

Loans on Public Funds—United States scrip, $11,650.

Bank Stock owned—Merchants', $16,397.75; Webster, 15,326.25; Howard, 12,182.50; Maverick, 3 121.25; North America, 10,151; First National, Boston, 10,000; Commerce, 10,303 50; Union, 1,072.50; Revere, 15,034.17; Shawmut, 2,047.45; Bay State, 19,909 08; Atlas, 6,920; Tremont, 10,411.75; Massachusetts, 1,292.62; Republic, 15,100; Suffolk, 11,035; Hide and Leather, 5,310.

Loans on Bank Stock—Bay State, $2,150.

Deposits in Bank bearing interest—Bay State, $28,000.

Lynn Institution for Savings.—Public Funds—United States scrip, $64,000; Massachusetts, 35,000.

Loans on Public Funds—United States bonds, $5,600.

Bank Stock owned—First National, Lynn, $10,000; City, Lynn, 5,000; Central, 5,000; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Suffolk, 7,500; Shoe and Leather, 2,000; Exchange, Boston, 2,000.

Loans on Bank Stock—First National, Lynn, $1,600; Central, 400; City, Lynn, 2,450; Exchange, Boston, 900.

Deposit in Bank bearing interest—First National, Lynn, $28,600.

Lynn Five Cents Savings Bank.—Public Funds—United States scrip, $108,565.81; Maine, 8,500.

Bank Stock owned—Central, $1,000; Hide and Leather, 1,000; Revere, 4,000; Shoe and Leather, 1,500; First National, Boston, 1,200; City, Lynn, 7,500; Exchange, 12,483.75; North, 8,333 38.

Loans on Bank Stock—On 4 shares First National, Lynn, $350; 55 shares City, Lynn, 4,850.

Deposits in Banks bearing interest—Exchange Bank, $26.81; City, 9,221.42.

Railroad Bonds—Old Colony and Newport, $10,000.

Institution for Savings in Newburyport and Vicinity—Public Funds—United States scrip, $607,617.63; Massachusetts, 33,565; Maine, 112,962.50; Connecticut, 9,000; Rhode Island, 22,500.

Loan on United States Bonds, $26,050.

Bank Stock owned—Atlas, $47,000; Atlantic, 12,200; Blackstone, 3,100; Boston, 12,000; City, 10,800; Columbian, 25,000; Commerce, 29,400; Eagle, 26,620; Eliot, 2,400; Exchange, 11,000; Faneuil Hall, 26,400; Freeman's, 14,850; Globe, 9,130; Second National, 34,500; Hamilton, 15,000; Hide and Leather, 10,500; Howard, 20,000; Market, 50,800; Massachusetts, 9,075; Maverick, 16,300; Merchants' 15,750; New England, 10,500; North, 19,000; North America, 6,000; Revere, 22,000; First National, 11,000; Shawmut, 15,000; Shoe and Leather, 46,000; State, 7,210; Suffolk, 23,625; Traders', 24,100; Tremont, 45,000; Union, 22,880; Washington, 37,065; Webster, 20,000; Mechanics', Newburyport, 21,500; Merchants', 24,520; Ocean, 5,775; Gloucester, 6,000.

Loan on Bank Stock—7 shares Mechanics' National, Newburyport, $200; First National, 3,300.

Deposit in Bank bearing interest—First National, Newburyport, $16,859.36.

Railroad Bonds—Old Colony and Newport, $24,700.

	NEWBURYPORT.	ROCKPORT.	SALEM.		SALISBURY.
	Newburyport Five Cents Savings Bank.	Rockport Savings Bank.	Salem Savings Bank.	Salem Five Cents Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.
Number of Depositors,	2,692	592	11,979	2,978	2,873
Amount of Deposits,	$343,679 09	$78,670 04	$3,000,558 47	$504,655 39	$619,985 86
Number of Deposits during year preceding,	1,861	454	8,961	2,472	2,261
Amount of the same,	$113,355 33	$31,763 36	$652,296 00	$164,008 63	$142,462 00
Number of Deposits received during the year of and exceeding $300 at one time,	91	10	455	109	81
Amount of the same,	$48,928 11	$5,653 37	$228,148 00	$54,613 80	$30,275 00
Number of withdrawals during the year,	766	272	6,212	1,051	1,324
Amount of the same,	$59,613 92	$31,812 66	$404,503 25	$79,028 89	$101,214 06
Number of accounts opened during the year,	473	133	1,836	899	597
Number of accounts closed during the year,	222	145	1,160	297	284
Amount of surplus on hand,	$691 94	$5,545 74	$265,778 80	$15,613 80	$7,198 59
Public Funds,	120,000 00	20,950 00	1,622,315 45	257,056 47	295,000 00
Loans on public funds,	3,800 00	– –	14,000 00	7,200 00	1,500 00
Bank Stock,	77,192 00	25,950 00	270,817 80	34,580 75	113,025 00
Loans on bank stock,	– –	1,510 00	19,000 00	2,500 00	150 00
Deposits in banks, bearing interest,	8,792 32	– –	44,525 00	16,515 00	6,000 00
Railroad Bonds,	17,000 00	– –	24,125 00	– –	– –
Loans on railroad stock,	– –	– –	17,000 00	– –	100 00

Invested in real estate,	– –	– –	– –	– –	$2,500 00
Loans on mortgage of real estate,	$64,805 00	$30,601 26	$395,080 32	$96,525 00	63,900 00
Loans to county or town,	29,750 00	– –	738,304 16	45,975 00	73,000 00
Loans on personal security,	32,373 00	6,400 00	133,800 00	59,500 00	90,650 00
Cash on hand,	612 18	583 49	1,369 24	416 97	8,114 35
Rate and amount of ordinary Dividends for last year,	6½ per cent., $19,009 95	5 per cent, $3,328 30	5 per cent., $130,244 09	7 per cent., $28,831 68	7 per cent., $39,698 67
Average annual per cent. of Dividends ending at time of and including last extra,	7 4/10 per cent.	5½ per cent.	6½ per cent.	6 per cent.	8 per cent.
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the Institution,	$1,200 00	$500 00	$5,200 00	$2,400 00	$1,263 37

Newburyport Five Cents Savings Bank.—Public Funds—United States scrip, $102,000; Maine, 10,000; New Hampshire, 3,000; Rhode Island, 5,000.

Loans on Public Funds—United States scrip, $3,800.

Bank Stock owned—Mechanics', $7,500; Boylston, 600; City, 8,425; Continental, 2,100; Eliot, 3,300; Exchange, 500; Hamilton, 700; Hide and Leather, 1,500; Howard, 1,000; Maverick, 4,000; North America, 1,000; New England, 700; Republic, 1,500; Suffolk, 1,200; Shawmut, 500; Tremont, 3,300; Third National, 3,700; Atlas, 4,121; Blackstone, 2,678; Boston, 500; Columbian, 1,482; Commerce, 2,652; Eagle, 7,714; Revere, 3,287; Union, 2,553; Webster, 5,700; Merchants', Newburyport, 80.

Deposit in Bank bearing interest—First National, Newburyport, $8,792.32.

Railroad Bonds—Old Colony and Newport, $10,000; Eastern, 7,000.

Rockport Savings Bank—Public Funds—United States scrip, $20,950.

Bank Stock owned—Howard, $2,000; Tremont, 1,600; Boston, 1,500; Hide and Leather, 1,000; Republic, 3,000; Webster, 1,500; Revere, 1,000; Commerce, 1,500; Second National, Boston, 600; First National, Gloucester, 500; First National, Danvers, 750; Cape Ann, 3,300; Rockport, 3,700; Gloucester, 400; Blackstone, 2,300; North America, 1,000.

Loans on Bank Stock—Rockport, $1,050; Gloucester, 460.

Salem Savings Bank.—Public Funds—United States scrip, $1,506,631.70; New Hampshire, 5,113.33; Vermont, 25,000; Massachusetts, 30,920.42; Rhode Island, 24,650; Connecticut, 30,000.

Loan on Public Funds—United States bonds, $14,000.

Bank Stock owned—Asiatic, $10,341; Exchange, Salem, 4,733.33; First National, Salem, 4,800; Salem, 3,960; Merchants', Salem, 41,083.47; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Hide and Leather, 15,000; Revere, 30,000; North, 20,000; First National, Boston, 20,000.

Loans on Bank Stock—Marblehead, $5,000; Central, Lynn, 14,000.

Deposit in Bank bearing interest—Merchants', Salem, $44,525.

Railroad Bonds—Old Colony, $24,125.

Loans on Railroad Stock—Western, $8,000; Boston and Lowell, 9,000.

Salem Five Cents Savings Bank.—Public Funds—United States scrip, $221,677.47; Massachusetts, 20,000; Connecticut, 10,262.50; Rhode Island, 15,116.50.

Loans on Public Funds—United States scrip and City of Salem bonds, $7,200.

Bank Stock owned—Blackstone, $1,145 50; City, 436; First National, Boston, 2,500; Merchants', 1,092.50; North, 3,170; North America, 591.25; Revere, 2,000; Second National, Boston, 1,517.25; Webster, 2,082.50; Asiatic, 561; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,105.50; Exchange, 4,631.75.

Loans on Bank Stock—5 shares Naumkeag, $500; 10 shares Exchange, 1,000; 10 shares Eagle, 1,000.

Deposits in Banks bearing interest—Naumkeag, $8,515; First National, Salem, 8,000.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States scrip, $155,000; Massachusetts, 50,000; Maine, 15,000; New Hampshire, 5,000; Vermont, 10,000; Rhode Island, 5,000; Chelsea, 25,000; Boston, 15,000; Roxbury, 5,000; Portland, 10,000.

Loan on United States scrip, $1,500.

Bank Stock owned—Eliot, $4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 3,000; Eagle, 3,500; Merchants', Boston, 3,500; Second National, Boston, 1,200; Shawmut, 3,700; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Blackstone, Boston, 4,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Revere, 5,000; Republic, 2,000; First National, Boston, 1,1,500; Atlas, 5,000; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000.

Loan on Bank Stock—Powow River, $150.

Deposit in Bank bearing interest—Powow River, $6,000.

Loan on Railroad Stock—Boston and Maine, $100.

	SOUTH DANVERS.	ARLINGTON.	BRIGHTON.	CAMBRIDGE.	
	Warren Five Cents Savings Bank.	Arlington Five Cents Savings Bank.	Brighton Five Cents Savings Bank.	Savings Institution in the Town of Cambridge.	Cambridgeport Savings Bank.
Number of Depositors,	1,548	974	390	2,384	1,397
Amount of Deposits,	$291,237 32	$164,055 08	$43,964 55	$588,055 31	$316,449 48
Number of Deposits during year preceding,	1,268	1,390	633	2,387	1,770
Amount of the same,	$86,781 13	$68,453 08	$30,863 28	$160,803 43	$138,542 71
Number of Deposits received during the year of and exceeding $300 at one time,	66	37	13	108	100
Amount of the same,	$31,951 93	$21,828 36	$5,691 07	$55,132 00	$55,951 93
Number of withdrawals during the year,	464	198	195	1,331	744
Amount of the same,	$45,047 38	$31,434 53	$18,535 63	$131,478 47	$51,391 67
Number of accounts opened during the year,	329	217	135	494	493
Number of accounts closed during the year,	180	112	75	415	227
Amount of surplus on hand,	$11,634 16	$3,626 90	$224 78	$17,476 47	$24,090 10
Public Funds,	140,706 25	54,000 00	20,735 00	131,914 21	93,908 41
Loans on public funds,	– –	– –	– –	– –	500 00
Bank Stock,	$60,484 00	– –	3,095 00	2,526 00	17,095 33
Loans on bank stock,	– –	– –	– –	– –	2,000 00
Deposits in banks, bearing interest,	– –	200 00	– –	– –	23,000 00
Railroad Bonds,	– –	– –	– –	4,437 75	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$52,550 00	$110,380 00	$6,590 00	$431,793 00	$138,950 00
Loans to county or town,	42,750 00	1,000 00	– –	– –	4,500 00
Loans on personal security,	4,800 00	1,650 00	13,000 00	16,180 00	25,000 00
Cash on hand,	9,571 32	1,776 76	487 02	18,380 82	11,495 74
Rate and amount of ordinary Dividends for last year,	6 per cent., $13,798 83	5 per cent., $6,142 60	5 per cent., $1,281 42	5 per cent., $25,586 50	4 per cent., $7,750 89
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{1}{2}$ per cent.	$7\frac{1}{2}$ per cent.	$10\frac{29}{100}$ per cent.	$7\frac{1}{8}$ per cent.	$7\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$600 00	$325 00	$300 00	$1,300 00	$825 00

Warren Five Cents Savings Bank.—Public Funds—United States scrip, $136,706.25; Massachusetts, 4,000.

Bank Stock owned—Warren, $1,600; Howard, 1,689; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Hide and Leather, 6,250; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Atlas, 11,000; Revere, 3,000; Eliot, 5,500; Blackstone, 4,500; Washington, 500; Tremont, 2,700.

Arlington Five Cents Savings Bank.—Public Funds—United States scrip, $54,000.

Deposit in Bank bearing interest—Hide and Leather, $200.

Brighton Five Cents Savings Bank.—Public Funds—United States scrip, $20,735.

Bank Stock owned—Webster, $400; Suffolk, 300; City, Boston, 500; Shawmut, 300; Commerce, 300; Bank of Brighton, 1,295.

Savings Institution in Cambridge.—Public Funds—United States scrip, $131,914.21

Bank Stock owned—Charles River, $2,526.

Railroad Bonds—Old Colony and Newport, $4,437.75.

Cambridgeport Savings Bank.—Public Funds—United States scrip, $93,908 41.

Bank Stock owned—Cambridgeport, $4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.

Loan on Bank Stock—20 shares Cambridgeport, $2,000.

Deposits in Banks bearing interest—Cambridgeport, $17,000; First National, Cambridge, 6,000.

	CAMBRIDGE.	CHARLESTOWN.		CONCORD.	FRAMINGHAM.
	East Cambridge Five Cents Savings Bank.	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.	Framingham Savings Bank.
Number of Depositors,	3,000	6,213	3,811	2,877	1,794
Amount of Deposits,	$299,099 74	$1,739,226 42	$675,307 52	$695,025 88	$390,176 80
Number of Deposits during year preceding,	3,584	5,502	– –	636	869
Amount of the same,	$140,203 27	$438,338 61	270,148 74	$94,947 70	$85,518 81
Number of Deposits received during the year of and exceeding $300 at one time,	85	308	– –	59	72
Amount of the same,	$41,723 00	$154,881 00	– –	$34,111 41	$24,601 65
Number of withdrawals during the year,	1,323	3,441	– –	588	602
Amount of the same,	$100,138 35	$329,333 40	$119,515 80	$92,694 48	$71,626 02
Number of accounts opened during the year,	703	1,261	965	103	243
Number of accounts closed during the year,	– –	909	321	123	128
Amount of surplus on hand,	$8,669 67	$104,621 90	$34,879 75	$40,003 29	$10,806 27
Public Funds,	100,100 00	610,818 76	162,850 00	138,000 00	115,000 00
Loans on public funds,	– –	– –	8,700 00	– –	28,850 00
Bank Stock,	31,868 47	79,387 75	153,595 50	222,500 00	94,300 00
Loans on bank stock,	– –	2,300 00	8,500 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	24,125 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	$51,403 25	– –	– –	$1,500 00
Loans on mortgage of real estate,	$158,625 00	751,969 00	$303,469 63	$289,159 00	107,481 00
Loans to county or town,	10,000 00	265,255 00	– –	56,568 47	20,025 00
Loans on personal security,	– –	24,000 00	31,825 00	9,175 11	3,900 00
Cash on hand,	7,175 94	26,574 98	6,370 39	19,626 59	12,987 00
Rate and amount of ordinary Dividends for last year,	4 per cent., $9,513 62	5 per cent., $74,293 76	5 per cent., $23,163 20	4 per cent., $26,745 24	5 per cent., $12,987 00
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	6 per cent.	8 per cent.	$7\frac{3}{4}$ per cent.	$7\frac{3}{10}$ per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 3 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$550 00	$5,499 23	$1,000 00	$2,180 00	$1,100 00

East Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, $90,100; City of Cambridge, 10,000.

Bank Stock owned—Howard, $4,610; Merchants', 1,050; Newton, 1,040; Bunker Hill, 1,164; Charles River, 2,428.75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Blackstone, 3,793 64; National of Boston, 1,020; Revere, 2,533.75; Webster, 1,552.50; Faneuil Hall, 2,090; Commerce, 2,072.50; Republic, 2,320.63.

Warren Institution for Savings.—Public Funds—United States scrip, $580,818.76; Connecticut, 10,000; Maine, 20,000.

Bank Stock owned—Bunker Hill, $19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; State, 2,000; Hide and Leather, 10,000; Massachusetts, 5,500.

Railroad Bonds—Old Colony and Newport, $24,125.

Loans on Bank Stock—Bunker Hill, $2,300.

Charlestown Five Cents Savings Bank.—Public Funds—United States scrip, $152,850; Massachusetts bonds, 10,000.

Loans on Public Funds—On United States bonds, $8,700.

Bank Stock owned—First National, Boston, $8,785; Washington, 14,240; Continental, 16,950; Republic, 4,320; Atlas, 7,900; North, 7,200; Maverick, 12,901.50; Traders', 12,200; Howard, 4,830; State, 5,900; Market, 4,700; Third National, 500; Monument, 6,245; Bunker Hill, 11,700; Railroad, 15,300; Chelsea, 9,827; First National, Dorchester, 5,060; Newton, 1,695; Market, Brighton, 2,700; Brighton, 639.

Loans on Bank Stock—60 shares Bunker Hill, $6,000; 28 Townsend, 1,500; 10, Monument, 1,000.

Middlesex Institution for Savings—Public Funds—United States scrip, $100,000; Rhode Island bonds, 14,000; Maine do., 19,000; Vermont, 5,000.

Bank Stock owned—Webster $15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Revere, 15,000; State, 11,100; Traders', 2,500; Blackstone, Boston, 6,700; Boston, 10,000; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 4,800; Howard, 15,000; North America, 10,000; Second National, Boston, 2,700; Shawmut, 5,000; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500.

Framingham Savings Bank.—Public Funds—United States scrip, $100,000; New Hampshire, 15,000.

Loan on Public Funds—United States scrip, $28,850.

Bank Stock owned—Commerce, $15,800; Eliot, 8,900; Framingham, 2,000; First National, 16,500; Second National, 2,200; Howard, 10,000; Hide and Leather, 12,000; Maverick, 4,900; Mt. Vernon, 8,500; Boston, 2,500; Republic, 6,000; Traders', 1,000; Webster, 1,500; Everett, 2,500.

	HOPKINTON.	LOWELL.			
	Hopkinton Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Saving Bank.
Number of Depositors,	71*	6,896	4,826	6,004	1,990
Amount of Deposits,	$8,840 08	$2,036,461 99	$1,225,144 47	$1,175,865 54	$662,521 56
Number of Deposits during year preceding,	– –	6,731	4,348	6,730	2,880
Amount of the same,	– –	$602,861 94	$286,293 59	$550,706 62	$386,809 76
Number of Deposits received during the year of and exceeding $300 at one time,	7	364	153	356	351
Amount of the same,	$2,630 00	$182,856 00	$62,626 00	$218,984 65	$198,397 60
Number of withdrawals during the year,	6	2,748	1,799	2,121	1,177
Amount of the same,	$808 00	$311,326 97	$202,056 36	$238,836 99	$154,597 60
Number of accounts opened during the year,	– –	1,453	940	2,038	932
Number of accounts closed during the year,	3	928	840	871	463
Amount of surplus on hand,	– –	$143,581 04	$84,208 35	$13,476 09	– –
Public Funds,	– –	535,962 00	671,000 00	476,765 00	$387,300 00
Loans on public funds,	– –	3,000 00	– –	47,500 00	500 00
Bank Stock,	– –	310,925 00	20,300 00	120,200 00	95,350 00
Loans on bank stock,	– –	22,400 00	3,000 00	4,100 00	7,000 00
Deposits in banks, bearing interest,	– –	127,000 00	141,000 00	75,000 00	20,000 00
Railroad Bonds,	– –	– –	– –	15,705 00	25,000 00
Loans on railroad stock,	– –	– –	– –	– –	6,500 00

Invested in real estate,	– –	– –	$20,334 06	– –	– –
Loans on mortgage of real estate,	$600 00	$366,915 00	43,000 00	$399,240 00	$96,191 67
Loans to county or town,	6,000 00	682,100 00	410,625 00	11,000 00	35,000 00
Loans on personal security,	– –	130,000 00	– –	7,750 00	– –
Cash on hand,	1,316 58	1,741 03	93 76	32,081 63	11,177 10
Rate and amount of ordinary Dividends for last year,	– –	$4\frac{1}{2}$ per cent., $76,615 60	4 per cent., $41,735 04	5 per cent., $42,546 11	5 per cent., $20,926 67
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$6\frac{85}{100}$ per cent.	$8\frac{339}{1000}$ per cent.	$7\frac{56}{100}$ per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	– –	$4,732 92	$3,100 00	$2,361 56	$1,200 00

City Institution for Savings, Lowell.—Public Funds—United States scrip, $365,962; Maine, 25,000; Massachusetts, 125,000; Rhode Island, 20,000.

Loan on Public Funds—United States scrip, $3,000.

Bank Stock owned—Appleton, $30,000; Prescott, 20,000; Webster, 10,500; Blackstone, 17,000; Exchange, 5,000; Boylston, 4,000; Shawmut, 4,500; Tremont, 15,200; Hide and Leather, 5,000; Atlas, 12,000; Revere, 25,000; First National, Boston, 25,000; Second National, Boston, 14,400; Bunker Hill, 2,700; Pemberton, 5,000; Bay State, 1,875; Boston, 13,500; Republic, 19,000; North America, 19,200; Railroad, 6,450; Eliot, 10,000; Howard, 10,000; Third National, Boston, 10,000; Commerce, 24,000; Market, 1,600.

Loans on Bank Stock—124 shares Appleton, $10,000; 20 Pemberton, 800; 100 Merchants', 9,000; 25 First National, 2,000.

Deposits in Banks bearing interest—Appleton, $57,000; Wamesit, 40,000; Merchants', Lowell, 15,000; Eliot, 15,000.

Lowell Institution for Savings.—Public Funds—United States scrip, $671,000.

Bank Stock owned—Traders', $14,000; Railroad, 6,300.

Loan on Bank Stock—First National, Lowell, $3,000.

Deposits in Banks bearing interest—Traders', $30,000; First National, 30,000; Merchants', Lowell, 30,000; Wamesit, 30,000; Lowell, 21,000.

Lowell Five Cents Savings Bank.—Public Funds—United States scrip, $221,500; Maine, 9,760; New Hampshire, 7,890; Rhode Island, 29,000; Connecticut, 9,790; City of Bangor, 920; Boston, 20,000; Cambridge, 23,402.50; Charlestown, 29,500; Hartford, 6,695; Lawrence, 30,000; Lowell, 20,000; Lynn, 24,500; Nashua, 25,000; Portland, 6,840; Providence, 2,000; Springfield, 9,967.50.

Loans on Public Funds—United States scrip, $47,500.

Bank Stock owned—Atlas, $1,800; Continental, 5,000; Eliot, 8,500; Hide and Leather, 12,400; Howard, 10,000; Market, 5,000; First National, Boston, 9,100; Commerce, 10,000; North America, 6,600; Republic, 15,000; Webster, 5,000; Revere, 10,000; Prescott, 5,000; Merchants', 2,500; Blackstone, 6,600; Railroad, 7,700.

Loans on Bank Stock—50 shares $4,100.

Deposits in Banks bearing interest—Lowell, $25,000; Prescott, 50,000.

Railroad Bonds—Old Colony and Newport, $9,750; Boston and Lowell, 5,955.

Mechanics' Savings Bank, Lowell.—Public Funds—United States scrip, $295,000; Vermont, 10,000; New Hampshire, 15,000; Rhode Island, 10,000; Massachusetts, 51,000; City of Portland, 2,000; City of Charlestown, 5,000.

Loan on Public Funds—United States bonds, $500.

Bank Stock owned—Malden, $6,800; Atlas, 6,200; Commerce, 6,000; Blackstone, Boston, 6,600; Republic, 5,500; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 3,200; North America, 3,700; Eliot, 2,500; Maverick, 4,400; Merchants', Boston, 1,500; Hide and Leather, 1,300; Mt. Vernon, 1,000; City, Boston, 900; Howard, 1,000; First National, Boston, 800; Everett, 4,500; Traders', 800; Railroad, 15,000; Redemption, 9,000; Bay State, 2,250; Pawners', 2,400.

Loans on Railroad Stock—On Boston and Lowell stock with United States scrip, $2,000; Lowell and Lawrence bonds, 4,500.

Deposits in Bank bearing interest—Wamesit, $20,000.

* Organized March, 1867.

	MALDEN.	MARLBOROUGH.	NATICK.	NEWTON.	STONEHAM.
	Malden Savings Bank.	Marlborough Savings Bank.	Natick Five Cents Savings Bank.	Institution for Savings in Newton	Stoneham Five Cents Savings Bank.
Number of Depositors,	856	799	525	637	468
Amount of Deposits,	$68,757 18	$165,682 39	$58,219 90	$88,765 75	$51,026 39
Number of Deposits during year preceding,	1,458	947	701	784	593
Amount of the same,	$39,022 94	$112,710 00	$36,927 61	$43,435 85	$33,545 88
Number of Deposits received during the year of and exceeding $300 at one time,	22	104	25	27	30
Amount of the same,	$10,404 32	$53,334 00	$12,360 00	$10,093 73	$14,036 00
Number of withdrawals during the year,	247	362	369	377	244
Amount of the same,	$26,196 08	$46,018 64	$19,098 80	$31,442 81	$19,668 67
Number of accounts opened during the year,	175	351	159	209	159
Number of accounts closed during the year,	78	128	44	140	90
Amount of surplus on hand,	– –	$1,841 41	$1,529 92	$2,858 89	1,960 96
Public Funds,	$25,000 00	57,000 00	7,500 00	9,500 00	20,350 00
Loans on public funds,	– –	– –	– –	5,300 00	500 00
Bank Stock,	2,000 00	13,000 00	518 75	4,805 00	– –
Loans on bank stock,	– –	– –	– –	– –	– –
Deposits in banks, bearing interest	– –	– –	– –	– –	– –
Railroad Bonds,	– –	25,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$31,590 00	$59,800 00	$30,605 00	$57,797 55	$22,550 00
Loans to county or town,	10,900 00	– –	19,500 00	3,125 00	6,000 00
Loans on personal security,	– –	9,100 00	1,600 00	5,000 00	2,100 00
Cash on hand,	– –	3,623 30	26 07	6,097 09	3,114 27
Rate and amount of ordinary Dividends for last year,	6 per cent., $3,172 15	8 per cent., $7,443 69	5 per cent., $1,192 09	5 per cent., $3,431 81	5 per cent., $1,490 60
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	– –	– –	$5\frac{1}{5}$ per cent.	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$300 00	$600 00	$300 00	$225 00	$372 51

Marlborough Savings Bank.—Public Funds—United States scrip, $57,000.
Bank Stock owned—First National, Marlborough, $13,000.
Railroad Bonds—Old Colony and Newport, $25,000.

Natick Five Cents Savings Bank.—Public Funds—United States scrip, $7,500.
Bank Stock owned—First National, Boston, $513.75.

Institution for Savings in the Town of Newton.—Public Funds—United States scrip, $9,500.
Loans on Public Funds—United States bonds, $5,300.
Bank Stock owned—Newton, $1,100; Revere, 2,000, First National, Cambridge, 1,000; Brighton, 480; Waltham, 225.
Loans to Towns—Newton, $1,000; Wayland, 2,125.

Stoneham Five Cents Savings Bank.—Public Funds—United States scrip, $20,350.
Loan on Public Funds—United States scrip, $500.
Loan to Town of Stoneham, $6,000.

	WALTHAM.	WOBURN.	ATHOL.	CLINTON.	FITCHBURG.
	Waltham Savings Bank.	Woburn Five Cents Savings Bank.	Athol Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	1,600	1,230	330*	1,001	4,921
Amount of Deposits,	$282,180 50	$101,931 21	$40,085 36	$211,241 28	$1,156,054 69
Number of Deposits during year preceding,	1,900	1,181	422	1,186	2,823
Amount of the same,	$154,600 00	$28,610 63	$43,676 47	$95,978 71	$333,331 82
Number of Deposits received during the year of and exceeding $300 at one time,	104	21	38	45	240
Amount of the same,	$57,618 00	$11,699 91	$21,940 98	$18,837 04	$109,498 75
Number of withdrawals during the year,	920	258	22	521	1,315
Amount of the same,	$84,103 00	$20,035 06	$3,591 11	$53,190 32	$189,791 23
Number of accounts opened during the year,	500	187	340	339	777
Number of accounts closed during the year,	250	122	10	209	560
Amount of surplus on hand,	$20,397 36	$3,416 63	$205 92	$3,319 42	$39,861 67
Public Funds,	70,000 00	65,040 00	- -	95,000 00	225,000 00
Loans on public funds,	- -	- -	700 00	8,200 00	34,250 00
Bank Stock,	17,500 00	11,301 00	- -	20,000 00	162,300 00
Loans on bank stock,	3,000 00	600 00	- -	1,325 00	2,400 00
Deposits in banks, bearing interest,	- -	- -	- -	- -	- -
Railroad Bonds,	- -	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	10,000 00	- -	31,000 00

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$165,983 05	$12,800 00	$6,075 00	$24,955 00	$337,973 24
Loans to county or town,	3,450 00	– –	4,500 00	28,000 00	177,600 00
Loans on personal security,	67,630 00	13,100 00	13,566 90	25,775 00	207,870 40
Cash on hand,	3,984 46	2,506 84	5,449 38	11,305 70	16,848 72
Rate and amount of ordinary Dividends for last year,	4 per cent., $9,722 88	5 per cent.	– –	5 per cent., $8,551 49	5 per cent., $48,365 03
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{1}{3}$ per cent.	7 per cent.	– –	$6\frac{1}{2}$ per cent.	$6\frac{1}{10}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$800 00	$375 00	– –	$600 00	$2,592 03

Waltham Savings Bank.—Public Funds—United States scrip, $70,000.
Bank Stock owned—Revere, $5,000; Newton, 500; Mt. Vernon, 5,000; Waltham, 4,500; Third National, Boston, 2,500.
Loan on Bank Stock—49 shares Waltham, $3,000.

Woburn Five Cents Savings Bank.—Public Funds—United States scrip, $63,000; Massachusetts, 2,040.
Bank Stock owned—Blackstone, $3,046; Faneuil Hall, 2,055; Woburn, 1,080; Webster, 1,050; Hide and Leather, 4,070.
Loan on Bank Stock—7 shares Woburn, $600.

Athol Savings Bank.—Loans on Public Funds—United States scrip, $700.
Loan on Railroad Stock—Vermont and Mass. Railroad, $10,000.

Clinton Savings Bank.—Public Funds—United States scrip, $95,000.
Loan on Public Funds—United States scrip, $8,200.
Bank Stock owned—First National, Clinton, $20,000.
Loan on Bank Stock—First National, Clinton, $1,325.

Fitchburg Savings Bank—Public Funds—United States scrip, $180,000; Vermont, 15,000; New Hampshire, 30,000.
Loan on Public Funds—United States scrip, $34,250.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000, Revere, 10,000; North, 11,600; Howard, 11,300; Merchants', 20,000; Atlas, 15,200; First National, 16,600; North America, 6,600; Boston, 10,000; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000.
Loan on Bank Stock—50 shares Fitchburg, $2,400.
Loans on Railroad Stock—50 shares Fitchburg Railroad, $5,000; 270 Fitchburg and Worcester, $26,000.

* Organized March, 1867.

	LANCASTER.	LEOMINSTER.	MILFORD.	MILLBURY.	NO. BROOKFIELD.
	Lancaster Savings Bank.	Leominster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	No. Brookfield Savings Bank.
Number of Depositors,	1,585	212*	1,388	571	623
Amount of Deposits,	$401,144 08	$26,632 50	$244,540 72	$121,346 99	$83,267 01
Number of Deposits during year preceding,	732	272	1,222	571	471
Amount of the same,	$75,510 00	$30,672 00	$89,413 87	$41,039 90	$31,579 30
Number of Deposits received during the year of and exceeding $300 at one time,	69	31	40	18	24
Amount of the same,	$34,122 00	$16,159 00	$19,135 00	$9,531 43	$9,847 11
Number of withdrawals during the year,	339	32	577	313	152
Amount of the same,	$53,457 26	$4,070 00	$47,127 78	$29,578 77	$13,626 00
Number of accounts opened during the year,	225	212	381	168	155
Number of accounts closed during the year,	138	10	210	125	70
Amount of surplus on hand,	$15,618 55	– –	$950 10	$4,681 07	$5,051 49
Public Funds,	240,785 00	$10,458 72	24,100 00	57,500 00	58,900 00
Loans on public funds,	– –	– –	8,050 00	– –	1,000 00
Bank Stock,	46,300 00	– –	17,700 00	17,500 00	1,520 00
Loans on bank stock,	2,000 00	$200 00	20,734 00	– –	– –
Deposits in banks, bearing interest	– –	– –	22,000 00	– –	– –
Railroad Bonds,	10,000 00	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$99,900 00	$1,900 00	$55,366 00	$32,975 00	$14,317 75
Loans to county or town,	– –	8,500 00	47,000 00	20,000 00	4,445 00
Loans on personal security,	8,016 67	2,250 00	30,600 00	– –	6,991 00
Cash on hand,	8,813 96	3,282 69	19,940 82	– –	2,146 75
Rate and amount of ordinary Dividends for last year,	5 per cent., $17,784 11	5 per cent., $119 31	5 per cent., $9,949 63	5 per cent., $4,988 17	5 per cent., $3,156 55
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$846 28	– –	$920 00	$400 00	$260 03

Lancaster Savings Bank.—Public Funds—United States scrip, $240,785.
Bank Stock owned—Webster, $5,000; Eliot, 8.300; Howard, 5,000; Second National, Boston, 5,500; Commerce, 5,000, Republic, 5,000; City, Lynn, 7,500; Lancaster, 5,000.
Loan on Bank Stock—Lancaster, $2,000.
Railroad Bonds—Old Colony and Newport, $10,000.

Leominster Savings Bank.—Public Funds—United States scrip, $10,458.72.
Loan on Bank Stock—First National, Leominster, $200.

Milford Savings Bank.—Public Funds—United States scrip, $4,600; Massachusetts bonds, 19,500.
Loan on Public Funds—United States bonds, $8,050.
Bank Stock owned—Milford, $8,000; Hopkinton, 2,700; Hide and Leather, 4,300; Howard, 2,000; Webster, 700.
Loan on Bank Stock—238 shares Milford, $20,734.
Deposits in Banks bearing interest—Milford, $22,000.

Millbury Savings Bank.—Public Funds—United States scrip, $57,500.
Bank Stock owned—Oxford, $600; Worcester, 900; Central, 3.600; Citizens'. 500; Quinsigamond, 2,400; Millbury, 5,500; Atlas, 2,000; Boston, 1,000; Commerce, 1,000.
Due Millbury National Bank, $570.62.

North Brookfield Savings Bank.—Public Funds—United States scrip, $42,900; Massachusetts, 16,000.
Loan on Public Funds—United States scrip, $1,000.
Bank Stock owned—Ware, $440; Eliot, 1,080.

* Organized February, 1867.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	
	Southbridge Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.	Worcester County Institution for Savings.
Number of Depositors,	1,542	829	2,531	13,684
Amount of Deposits,	$357,234 21	$134,378 28	$670,753 00	$3,342,217 66
Number of Deposits during year preceding,	996	576	4,370	8,385
Amount of the same,	$84,515 58	$62,124 86	$559,720 28	$652,917 61
Number of Deposits received during the year of and exceeding $300 at one time,	54	56	528	381
Amount of the same,	$23,825 83	$26,725 78	$286,870 74	$172,986 56
Number of withdrawals during the year,	454	168	1,271	5,491
Amount of the same,	$44,626 79	$16,636 85	$176,141 09	$555,646 50
Number of accounts opened during the year,	312	242	1,773	2,069
Number of accounts closed during the year,	176	19	484	1,882
Amount of surplus on hand,	$35,698 46	$4,279 93	– –	$258,221 29
Public Funds,	188,700 00	79,500 00	$303,400 00	1,022,800 00
Loans on public funds,	51,000 00	– –	3,200 00	57,285 00
Bank Stock,	23,000 00	20,000 00	94,456 25	608,269 51
Loans on bank stock,	10,760 00	– –	3,150 00	13,545 00
Deposits in banks, bearing interest,	9,000 00	– –	2,034 64	8,106 28
Railroad Bonds,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	- -	- -	- -	- -
Loans on mortgage of real estate,	$46,300 00	$18,130 93	$210,830 00	$1,365,528 93
Loans to county or town,	18,100 00	- -	11,000 00	432,704 85
Loans on personal security,	45,900 00	17,605 00	47,400 00	165,716 87
Cash on hand,	172 67	3,374 78	887 61	19,333 27
Rate and amount of ordinary Dividends for last year,	4 per cent., $12,014 28	5 per cent., $4,234 27	6 per cent., $21,237 24	5 per cent., $148,476 35
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	6⅜ per cent.	6 per cent.,	5½ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	$847 53	$302 00	$2,600 00	$8,428 14

Southbridge Savings Bank.—Public Funds—United States scrip, $153,700; Massachusetts, 35,000.

Loans on Public Funds—United States scrip. $50,800; City of Worcester, 200.

Bank Stock owned—Blackstone, Boston, $2,700; Boylston, 1,200; City, Boston, 1,200; Columbian, 500; New England, 2,200; Revere, 1,700; Washington, 2,000; Southbridge, 11,500.

Loan on Bank Stock—165 shares Southbridge, $10,760.

Deposit in Bank bearing interest—Southbridge, $9,000.

Winchendon Savings Bank.—Public Funds—United States scrip, $79.500.

Bank Stock owned—First National, Winchendon, $5,000; First National, Boston, 1,600, Mechanics', Boston, 3,400; Rollstone, 9,000; Fitchburg, 10,000.

People's Savings Bank.—Public Funds—United States scrip, $234,400; Massachusetts, 15,000; Connecticut, 6,000; Worcester, 10,000; Springfield, 2,000; Burlington, 16,000; New York, 20,000.

Loan on Public Funds—United States scrip, $3,200.

Bank Stock owned—Shawmut, $3,653; Market, 4,169; Columbian, 3,409; Atlas, 1,151.25; Webster, 2,373; Redemption, 8,812.50; Commerce, 10,195.25; North America, 4,195; Union, 965.50; Maverick, 1,032.50; Merchants', 3,770; Washington, 2,195.25; North, 8,270 75; Tremont, 2,966.25; Globe, 10,163.75; New England, 1,901.25; Eagle, 5,850; State, 5,040; Mechanics', 1,671.25; Hamilton, 2,789; Blackstone, 2,588.25; Traders', 1,293.50; City, 1,155; City, Worcester, 3,040; Citizens', 1,086.

Loan on Bank Stock—35 shares Worcester, $3,150.

Deposit in Bank bearing interest—Central, $2,034.64.

Worcester County Institution for Savings.—Public Funds—United States scrip, $684,,000; Massachusetts, 132,000; Vermont, 50.000; Connecticut, 2,800; New Hampshire 34,000; Rhode Island, 100,000; Maine, 20,000.

Loans on Public Funds—United States scrip, $51,285; Worcester and Nashua Railroad, Norwich and Worcester Railroad, and Central Bank stock, 3,000; United States scrip and Faneuil Hall Bank stock, 3,000.

Bank Stock owned—First National, Boston, $25.000; Second National, Boston, 19,499.50; Atlantic, 5,184; Atlas, 26.200; Boston, 2,880; Columbian, 5,412.50; Continental, 2,950; Freeman's, 8,081.75; Globe, 1,847.25; Hamilton, 15,150; Howard, 10,400; Massachusetts, 10,330; Merchants', 15,931; New England, 19,905.75; North, 4,207.50; State, 11,241.50; Shoe and Leather, 1,459.50; Washington, 20,464 25; Commerce, 24,289.25; Republic, 12,095; North America, 4,033; City, Boston, 20,487.25; Exchange, Boston, 3,089; Eagle, 9,398.50; Revere, 25,312.50; Union, Boston, 4,645 50; Webster, 31,144.03; Blackstone, Uxbridge, 1,015; Fitchburg, 5,100; Grafton, 4,275; Leicester, 5,606; Lancaster, 2,000; Millbury, 9,127; Oxford, 4,835.50; Southbridge, 3,022,34; Third National, Springfield, 20,000; Central, 27,226.50; Citizens', 23,600; City, Worcester, 25,109; Mechanics', Worcester, 13.575; Quinsigamond, 18,073.33; Worcester, 51,631.41; Blackstone, Boston, 7,221; Market, 4,721.75; Shawmut, 9,797.65; Tremont, 4,808; Hide and Leather, 21,413.75; Redemption, 5,472.50.

Loans on Bank Stock—7 shares First National, Grafton, $625; 3 shares City and 6 shares Boston and Worcester Railroad, 900; 34 shares Worcester National, 3.000; 3 shares City, 270; 60 shares Tremont, 5,000; 6 shares Leicester, 550; 35 shares First National, Worcester, 3,200.

Deposits bearing interest—In Worcester National Bank, $3,106.28.

	WORCESTER.		AMHERST.	NORTHAMPTON.	WARE.
	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.	Northampton Institution for Savings.	Ware Savings Bank.
Number of Depositors,	4,247	3,222	406	2,791	2,433
Amount of Deposits,	$1,264,294 17	$348,537 86	$31,224 07	$700,308 65	$671,467 27
Number of Deposits during year preceding,	3,023	2,675	536	3,060	1,696
Amount of the same,	$362,608 35	$110,520 67	$23,822 42	$422,546 17	$215,079 50
Number of Deposits received during the year of and exceeding $300 at one time,	316	78	18	423	192
Amount of the same,	$175,342 86	$42,559 74	$9,225 00	$240,968 17	$94,909 00
Number of withdrawals during the year,	2,125	334	96	889	812
Amount of the same,	$257,745 57	$50,442 10	$5,679 43	$84,440 02	$111,981 95
Number of accounts opened during the year,	1,014	700	199	1,295	794
Number of accounts closed during the year,	727	334	36	261	490
Amount of surplus on hand,	– –	$4,914 79	$440 38	$17,806 80	$10,135 62
Public Funds,	$338,200 00	117,000 00	8,050 00	343,546 51	301,500 00
Loans on public funds,	33,575 00	4,000 00	600 00	35,346 20	17,000 00
Bank Stock,	125,576 00	72,800 00	300 00	33,900 00	137,500 00
Loans on bank stock,	9,399 13	10,000 00	– –	34,170 00	4,850 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	500 00	– –	– –
Loans on railroad stock,	10,000 00	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$595,781 50	$50,525 00	$1,500 00	$185,399 00	$138,550 00
Loans to county or town,	6,700 00	86,500 00	14,900 00	16,700 00	38,300 00
Loans on personal security,	107,765 39	6,900 00	2,500 00	59,829 00	54,780 00
Cash on hand,	61,414 53	1,727 65	3,175 61	9,224 74	8,444 43
Rate and amount of ordinary Dividends for last year,	5½ per cent., $57,290 40	5 per cent., $12,442 74	5½ per cent., $662 73	6 per cent., $28,054 39	6 per cent., $31,880 20
Average annual per cent. of Dividends ending at time of and including last extra,	5⅘ per cent.	8¾ per cent.	– –	5½ per cent.	7 per cent.
Extra Dividend, how often declared,	No extra.	– –	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$3,500 00	$1,200 00	$138 84	$3,017 18*	$2,500 00

Worcester Mechanics' Savings Bank.—Public Funds—United States scrip, $259,200; Massachusetts, 25,000; Vermont, 10,000; City of Worcester, 31,000; Westborough, 13,000.

Loans on Public Funds—United States scrip, $33,575.

Bank Stock owned—Commerce, $12,447.50; Boston, 8,659.37; North, 7,418.75; Revere, 10,000; City, Worcester, 18,000; Mechanics', Worcester, 31,224.69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester, 500; Traders', 5,568.75; Suffolk, 3,435.

Loans on Bank Stock—City, $2,206.49; Mechanics', 3,142.64; Quinsigamond, 1,260; Grafton, 2,160; Mechanics', City, Quinsigamond, and Leicester, 630.

Loan on Railroad Stock—Fitchburg and Worcester, $10,000.

Worcester Five Cents Savings Bank.—Public Funds—United States scrip, $109,000; Massachusetts, 8,000.

Loan on Public Funds—United States scrip, $4,000

Bank Stock owned—City, Worcester, $7,700; Central, 7,000; Mechanics', Worcester, 2,500; Worcester, 1,300; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; Commerce, Boston, 4,100; Eliot, 2,000; First National, Boston, 6,700; Hide and Leather, 4,500; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 8,000;

Loans on Bank Stocks—100 shares City, Worcester, $10,000.

Amherst Savings Bank.—Public Funds—United States scrip, $8,050.

Bank Stock owned—First National, Easthampton, $300.

Railroad bonds—New London and Northern, $500.

Northampton Institution for Savings.—Public Funds—U. States scrip, $343,546.51.

Loan on Public Funds—United States scrip, at 90 per cent., $35,346 20.

Bank Stock owned—First National, Boston, $3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 2,200; Traders', 2,000; National, 4,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; Shawmut, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,300.

Loans on Bank Stock—66 shares Northampton, $5,650; 53 Hampshire County, 4,900; 166 First National, Northampton, 14,950; 10 City, Worcester, 950; 66 First National, Easthampton, 6,000; 9 Hadley Falls, 820; 10 Mechanics', Worcester, 900.

Ware Savings Bank.—Public Funds—United States scrip, $286,500; City of Springfield, 15,000.

Loan on Public Funds—On United States scrip, $17,000.

Bank Stock owned—Ware, $25,000; Boston, 10,000; First National, Boston, 10,000; Second National, Boston, 5,500; Commerce, 3,000; Eliot, 5,000; Merchants', 7,500; North, 10,000; North America, 10,000; Republic, 10,000; Revere, 10,000; Traders', 10,000; Webster, 10,000; Washington, 3,000; City, Worcester, 5,000; Monson, 3,500.

Loans on Bank Stock—16 shares Monson, $1,100; 35 Ware, 800; 21 Leicester, 1,300; 14 Ware and 15 Southbridge, 1,650.

* Including cost of Safe, &c.

	CHICOPEE.	HOLYOKE.	SPRINGFIELD.		
	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.
Number of Depositors,	778	862	1,231	6,814	3,773
Amount of Deposits,	$186,455 51	$148,973 46	$395,013 12	$2,076,745 80	$543,464 73
Number of Deposits during year preceding,	1,072	1,717	1,211	7,717	3,798
Amount of the same,	$92,338 77	$118,116 44	$175,371 56	$968,433 93	$305,065 10
Number of Deposits received during the year of and exceeding $300 at one time,	51	75	163	728	202
Amount of the same,	$24,657 00	$35,819 00	$85,719 60	$479,573 19	$104,012 12
Number of withdrawals during the year,	457	774	629	3,513	1,752
Amount of the same,	$45,859 59	$73,990 79	$89,276 07	$482,639 65	$174,977 26
Number of accounts opened during the year,	236	542	449	2,525	973
Number of accounts closed during the year,	129	310	367	1,099	542
Amount of surplus on hand,	$6,191 13	$3,912 68	$25,890 69	$50,255 62	$22,068 16
Public Funds,	29,200 00	18,553 79	106,395 00	807,175 75	200,000 00
Loans on public funds,	7,400 00	5,250 00	20,600 00	63,850 00	– –
Bank Stock,	10,600 00	12,069 50	82,390 50	236,800 00	32,000 00
Loans on bank stock,	5,500 00	600 00	14,700 00	57,100 00	900 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	5,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	$103,129 16	– –
Loans on mortgage of real estate,	$80,377 54	$38,928 00	$146,350 00	711,355 00	$312,305 00
Loans to county or town,	3,000 00	16,775 00	22,000 00	112,500 00	15,000 00
Loans on personal security,	56,120 00	55,179 00	19,966 15	13,650 00	– –
Cash on hand,	4,049 10	5,530 85	7,357 18	21,441 51	5,327 89
Rate and amount of ordinary Dividends for last year,	5 per cent., $6,690 22	5½ per cent., $5,687 92	6 per cent., $16,989 97	6 per cent., $90,206 28	6 per cent., $23,678 54
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7 per cent.	6 per cent.	6½ per cent.,	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$800 00	$536 50	$1,000 00	$5,514 38	$1,267 27

Chicopee Savings Bank.—Public Funds—United States scrip, $29,200.
Loan on Public Funds—United States bonds, $7,400.
Bank Stock owned—First National, Chicopee, $5,600; Third National, Springfield, 5,000.
Loans on Bank Stock—First National, Chicopee, $1,500; Third National, Springfield, 4,000.

Holyoke Savings Bank.—Public Funds—United States scrip, $18,553 79.
Loan on Public Funds—United States scrip, $5,250.
Bank Stock owned—Hadley Falls, $1,771; Agawam, 1,759.50; John Hancock, 1,442; Third National, Springfield, 6,685; Westfield, 412.
Loans on Bank Stock—10 shares First National, Springfield, $600.

Hampden Savings Bank.—Public Funds—United States scrip, $96,395; Massachusetts, 5,000; Connecticut, 5,000.
Loan on Public Funds—On United States scrip, $20,600.
Bank Stock owned—Monson, $1,000; Hadley Falls, 1,640; First National, Chicopee, 2,130; Hide and Leather, 5,000; First National, Boston, 8,300; Republic, 6,000; Revere, 10,000; Webster, 4,292; Merchants', 14,302.50; Commerce, 9,312; Agawam, 19,814; Tremont, 600.
Loan on Bank Stock—5 shares Hadley Falls and 17 shares Agawam, $2,000; 35 Third National, Springfield, 3,500; 10 Agawam, 500; 87 Pynchon, 8,700.
Railroad bonds—Old Colony and Newport, $5,000.

Spring field Institution for Savings.—Public Funds—United States scrip, $429,212.50; Massachusetts, 2,500; Vermont, 9,025; Maine, 4,750; Rhode Island, 29,100; Connecticut, 14,550; State of New York, 4,850; New Hampshire, 30,725; City of Springfield, 20,172.50; Hartford, 4,000; Boston, 3,000.
Loans on Public Funds—On United States scrip, $63,850.
Bank Stock owned—John Hancock, $5,000; Third National, Springfield, 6,800; Second National, 13,200; Chicopee, 10,500; Pynchon, 5,200; Agawam, 5,000; Hadley Falls, 2,600; First National, Chicopee, 8,500; State, 7,200; Shawmut, 7,500; Hamilton, 7,200; North, 5,800; City, 10,000; Columbian, 6,600; Webster, 7,500; Union, 2,400; Revere, 7,500; First National, 5,000; Freeman's, 5,000; Traders', 2,500; Suffolk, 5,100; Tremont, 12,000; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second National, Boston, 11,100; Commerce 10,000; Exchange, 2,000; Atlas, 15,000; Howard, 10,000; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 9,300.
Loans on Bank Stock—110 shares First National, Springfield, $10,900; 57 Pynchon, 5,700; 55 John Hancock, 5,300; 30 Chicopee, 1,500; 160 Third National, Springfield, 16,000; 33 Agawam, 3,300; 14 Second National, Springfield, 1,400; 6 Agawam and 10 Second National, Springfield, 1,600; 14 Second National, and 10 Third National, 2,000; 35 Pynchon and 20 Chicopee, 5,400; 15 Second National, and 28 Chicopee, 4,000.

Springfield Five Cents Savings Bank.—Public Funds—United States scrip, $200,000.
Bank Stock owned—City, Worcester, $5,600; Ware, 5,200; Chicopee, 4,000; Second National, Springfield, 4,000; Pynchon, 2,700; Agawam, 2,000; Hadley Falls, 1,500; Monson, 1,000; First National, Chicopee, 1,000; John Hancock, 5,000.
Loan on Bank Stock—10 shares Pynchon, $900.

	WESTFIELD.	GREENFIELD.	SHELBURNE.	NORTH ADAMS.	LEE.
	Westfield Savings Bank.	Franklin County Savings Bank.	Shelburne Falls Five Cents Savings Bank.	North Adams Savings Bank.	Lee Savings Bank.
Number of Depositors,	1,078	4,059	1,634	918	819
Amount of Deposits,	$193,666 37	$1,082,681 57	$277,340 69	$203,220 43	$169,012 63
Number of Deposits during year preceding,	991	2,843	1,757	1,049	898
Amount of the same,	$76,650 25	$319,907 90*	$140,502 86	95,272 95	$84,480 17
Number of Deposits received during the year of and exceeding $300 at one time,	48	315	114	72	74
Amount of the same,	$23,535 60	$161,646 25	$62,221 08	$33,511 10	$37,110 52
Number of withdrawals during the year,	512	1,561	581	676	352
Amount of the same,	$41,890 02	$208,669 80	$58,127 83	$79,522 93	$36,948 22
Number of accounts opened during the year,	237	945	546	315	304
Number of accounts closed during the year,	141	497	202	269	118
Amount of surplus on hand,	$9,500 00	$36,237 75	$658 91	$8,576 59	– –
Public Funds,	103,300 00	647,300 00	129,600 00	48,070 00	$117,500 00
Loans on public funds,	5,350 00	11,085 00	12,755 00	1,280 00	– –
Bank Stock,	9,000 00	52,600 00	12,500 00	9,900 00	9,957 83
Loans on bank stock,	4,000 00	30,250 00	– –	1,200 00	– –
Deposits in banks, bearing interest,	– –	9,781 14	– –	11,785 74	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$43,250 00	$167,975 00	$81,733 50	$41,425 00	$22,873 00
Loans to county or town,	11,000 00	49,517 86	– –	37,825 00	10,800 00
Loans on personal security,	20,200 00	143,780 17	40,273 00	56,743 00	5,500 00
Cash on hand,	5,335 85	6,630 15	1,138 10	401 70	986 05
Rate and amount of ordinary Dividends for last year,	5 per cent., $7,587 40	5 per cent., $43,648 62	6 per cent., $13,332 96	5½ per cent., $9,065 23	6 per cent., $6,338 01
Average annual per cent. of Dividends ending at time of and including last extra,	5½ per cent.	8 per cent.	– –	7 per cent.	6 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	$698 40	$2,769 88	$1,000 00	$1,265 14	$420 00

Westfield Savings Bank—Public Funds—United States scrip, $103,300.
Loan on Public Funds—On United States scrip, $5,350.
Bank Stock owned—First National, Westfield, $5,800; Hampden, 200; Hampshire County, 3,000.
Loan on Bank Stock—First National, Westfield, $4,000.

Franklin Savings Bank.—Public Funds—United States scrip, $523 300; City of Boston, 10,000; Maine, 25,000; New Hampshire, 25,000; Vermont, 22,000; City of Portland, 22,000; Cambridge, 20,000.
Loan on Public Funds—United States scrip, $11,085.
Bank Stock owned—Commerce, $20,400; Faneuil Hall, 500; Hide and Leather, 3,000; North America, 8,700; Revere, 8,300; Traders', 1,500; Webster, 10,200.
Loans on Bank Stock—60 shares First National, Greenfield, $4,600; 11 Shelburne Falls, 650; 300 Easthampton, 25,000.
Deposits in Banks bearing interest—Hide and Leather, $9,781,14.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States scrip, $129,600.
Loans on Public Funds—United States scrip, $9,255; Central Pacific Railroad bonds, 3,500.
Bank Stock owned—Conway, $6,735; Shelburne Falls, 5,765.

North Adams Savings Bank.—Public Funds—United States scrip, $48,070.
Loan on Public Funds—United States scrip, $1,280.
Bank Stock owned—Adams, $5,500; Pittsfield, 3,000; Lee, 1,000.
Loan on Bank Stock—Pittsfield, $1,200.
Deposits in Banks bearing interest—Adams, $11,785.74.

Lee Savings Bank.—Public Funds—United States scrip, $117,500.
Bank Stock owned—Lee, $5,424 50; Adams, 4,583.33.

* Also, dividends carried to the credit of deposit accounts, $117,733.77.

	PITTSFIELD.	CANTON.	COHASSET.	DEDHAM.	DORCHESTER.
	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Dorchester Savings Bank.
Number of Depositors,	2,502	608	655	2,859	1,026
Amount of Deposits,	$649,532 92	$119,394 57	$171,131 18	$651,910 76	$206,207 27
Number of Deposits during year preceding,	3,037	338	277	1,252	934
Amount of the same,	$251,287 23	$23,229 00	24,357 00	$86,794 00	$171,312 28
Number of Deposits received during the year of and exceeding $300 at one time,	206	9	17	62	42
Amount of the same,	$108,398 00	$4,040 00	$6,730 00	$23,986 00	$20,456 00
Number of withdrawals during the year,	1,779	205	312	809	316
Amount of the same,	$188,880 52	$26,293 86	$25,904 71	$89,150 01	$31,839 13
Number of accounts opened during the year,	710	104	87	360	184
Number of accounts closed during the year,	499	96	81	312	93
Amount of surplus on hand,	$22,612 93	$6,532 87	$2,900 58	$36,885 59	$15,062 75
Public Funds,	326,500 00	25,100 00	76,000 00	71,000 00	61,876 00
Loans on public funds,	7,390 00	200 00	– –	3,800 00	– –
Bank Stock,	80,620 00	8,900 00	32,700 00	32,452 00	28,275 00
Loans on bank stock,	– –	– –	– –	2,200 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	11,605 82	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	$400 00	– –	– –	– –
Loans on mortgage of real estate,	$100,121 14	64,317 00	$49,700 00	$494,741 29	$86,275 00
Loans to county or town,	58,000 00	6,000 00	15,500 00	45,000 00	3,000 00
Loans on personal security,	103,665 00	19,780 00	– –	27,850 00	35,300 00
Cash on hand,	5,144 06	1,230 44	554 26	– –	6,544 02
Rate and amount of ordinary Dividends for last year,	5 per cent., $26,144 00	5 per cent., $5,591 70	5 per cent., $7,689 49	4 per cent., $23,715 36	5 per cent., $8,212 12
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.,	$6\frac{1}{2}$ per cent.	7 per cent.	$6\frac{65}{100}$ per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,172 72	$350 00	$861 00	$1,980 41	$787 39

Berkshire County Savings Bank.—Public Funds—United States scrip, $321,500; Connecticut bonds, 5,000.

Loan on Public Funds—United States scrip, $7,390.

Bank Stock owned—Howard, $2,400; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,700; Hadley Falls, 2,000; Pittsfield, 4,000; Cabot, 6,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 8,000; Atlantic, 4,500; Eagle, 8,000; North, 3,500; Boston, 7,000.

Canton Institution for Savings.—Public Funds—$25,100.

Loan on Public Funds—$200 on United States scrip.

Bank Stock owned—67 shares Neponset, $6,700; 5 shares Market, 500; 17 shares North, 1,700.

Cohasset Savings Bank.—Public Funds—United States scrip, $75,000; City of Roxbury do., 1,000.

Bank Stock owned—Atlas, $2,000; Blackstone, 1,300; City, 2,400; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; Boston, 1,500; North, 1,200; Republic, 1,500; Revere, 3,000; First National, Boston, 1,000; Shawmut, 2,400; State, 600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600; Everett, 1,000.

Dedham Institution for Savings.—Public Funds—United States scrip, $71,000.

Loan on Public Funds—United States scrip, $3,800.

Bank Stock owned—Dedham, $12,987.50; Howard, 3,094.50; Blackstone, 2,912.50; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848.50.

Loans on Bank Stock—Dedham, $1,300; Cambridgeport, 900.

Deposit in Bank bearing interest—Dedham, $11,605.82

Dorchester Savings Bank.—Public Funds—United States scrip, $61,876.

Bank Stock owned—First National, Boston, $1,600; Second National, Boston, 607 50; Republic, 2,524; Commerce, 2,558.75; City, 1,562.25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1,680; Atlas, 1,010; State, 662 50; Massachusetts, 1,350; Tremont, 1,359.75; Revere, 2,792.25; First National, Dorchester, 4,000; Blue Hill, 1,121; New England, 1,875.

	FOXBOROUGH.	QUINCY.	RANDOLPH.	ROXBURY.	
	Foxborough Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.	Institution for Savings in Roxbury and its vicinity.	Eliot Five Cents Savings Bank.
Number of Depositors,	420	1,613	695	3,988	1,770
Amount of Deposits,	$48,559 03	$420,938 88	$116,930 89	$1,050,513 77	$188,441 75
Number of Deposits during year preceding,	931	1,164	618	12,883	3,307
Amount of the same,	$19,396 72	$112,367 24	$40,170 93	$402,920 48	$131,315 31
Number of Deposits received during the year of and exceeding $300 at one time,	16	65	17	215	69
Amount of the same,	$7,040 00	$30,203 00	$8,449 76	$109,322 00	$39,160 33
Number of withdrawals during the year,	119	611	343	3,219	1,255
Amount of the same,	$14,058 12	$62,373 55	$28,497 94	$286,313 69	$85,529 14
Number of accounts opened during the year,	79	266	150	1,098	668
Number of accounts closed during the year,	50	176	102	760	345
Amount of surplus on hand,	$1,495 00	$20,318 83	$4,987 53	$60,190 31	$8,825 79
Public Funds,	7,300 00	163,000 00	53,500 00	419,088 65	33,000 00
Loans on public funds,	– –	– –	– –	95,864 47	– –
Bank Stock,	4,700 00	51,734 86	16,600 00	178,396 97	48,200 00
Loans on bank stock,	– –	950 00	– –	5,290 00	1,150 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	15,000 00	– –	– –	10,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$29,085 00	$112,720 00	$9,700 00	$205,425 00	$50,400 00
Loans to county or town,	1,000 00	77,000 00	34,450 00	73,000 00	24,000 00
Loans on personal security,	1,300 00	5,031 88	900 00	101,000 00	35,000 00
Cash on hand,	6,669 23	6,346 29	3,768 42	32,638 99	– –
Rate and amount of ordinary Dividends for last year,	5 per cent., $1,821 74	5 per cent. $18,633 07	5 per cent., $5,189 00	4 per cent., $36,979 48	4 per cent., $5,372 31
Average annual per cent. of Dividends ending at time of and including last extra,	$7\frac{1}{2}$ per cent.	$6\frac{97}{100}$ per cent.	$7\frac{1}{2}$ per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$150 00	$800 00	$450 00	$3,500 00	$1,100 00

Foxborough Savings Bank.—Public Funds—United States scrip, $7,300.
Bank Stock owned—Boylston, $1,200; Hide and Leather, 1,000; Webster, 1,000; Faneuil Hall, 800; Wrentham, 700.

Quincy Savings Bank—Public Funds—United States scrip, $163,000.
Bank Stock owned—Washington, $844; Hide and Leather, 1,000; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Atlas, 2,606.25; Merchants', 2,657.50; Boston, 2,538.08; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Quincy Stone, 10,377.50.
Loans on Bank Stock—5 shares Exchange, $450; 14 Granite, 500.
Railroad Bonds—Old Colony and Newport, $15,000.

Randolph Savings Bank.—Public Funds—United States scrip, $53,500.
Bank Stock owned—Traders', $1,000; Eliot, 2,000; Blackstone, 3,000; New England, 1,000; North America, 2,000; Eagle, 1,500; Howard, 1,100; Redemption, 2,000; Market, 1,000; Everett, 2,000.
Railroad Bonds—Old Colony and Newport, $3,000.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States scrip, $201,098.65; Massachusetts, 184,000; Maine, 6,000; Rhode Island, 16,550; Vermont, 11,440.
Loans on Public Funds—On $93,800 United States scrip and 70 shares First National Bank of Newton, $95,864.47.
Bank Stock owned—Market, $2,500; Washington, 31,494; North, 25,680.47; Atlas, 4,000; Commerce, 2,000; Atlantic, 5,000; Hide and Leather, 15,000; First National, Boston, 40,272.50; Revere, 10,000; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, Boston, 3,400.
Loans on Bank Stock—15 shares Exchange, $1,350; 28 Mechanics', 2,140; 5 People's, 450; 20 First National, Danvers, 1,350.
Loan to City of Roxbury, $73,000.

Eliot Five Cents Savings Bank.—Public Funds—United States scrip, $30,000; Maine, 1,000; Vermont, 2,000.
Bank Stock owned—People's, $12,000; Commerce, 1,700; Shawmut, 3,200; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Continental, 2,500; Atlas, 4,700; Eliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Howard, 1,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000.
Loans on Bank Stock—4 shares Hamilton, $150; 10 People's, 1,000.
Railroad Bonds—Old Colony and Newport, $10,000.

	WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.	
	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.	Fall River Savings Bank.
Number of Depositors,	1,879	170	804	2,035	7,192
Amount of Deposits,	$368,207 27	$23,784 77	$278,817 23	$1,045,633 60	$2,764,701 66
Number of Deposits during year preceding,	812	173	396	5,750	18,016
Amount of the same,	$61,926 00	$10,115 04	$88,127 31	$352,295 40	$803,994 81
Number of Deposits received during the year of and exceeding $300 at one time,	26	4	84	270	563
Amount of the same,	$13,426 00	$2,459 79	$50,773 34	$165,627 53	$330,036 00
Number of withdrawals during the year,	588	105	52	1,352	4,782
Amount of the same,	$50,871 14	$10,511 38	$47,978 74	$176,273 06	$437,074 20
Number of accounts opened during the year,	201	52	139	595	1,369
Number of accounts closed during the year,	190	41	94	322	775
Amount of surplus on hand,	$19,120 81	$316 24	$21,491 48	– –	$98,719 00
Public Funds,	142,900 00	7,800 00	112,000 00	$281,000 00	999,100 00
Loans on public funds,	– –	– –	4,600 00	– –	– –
Bank Stock,	39,800 00	2,290 50	105,000 00	276,441 50	587,600 00
Loans on bank stock,	– –	– –	14,057 47	– –	– –
Deposits in banks, bearing interest,	– –	– –	6,000 00	– –	– –
Railroad Bonds,	10,000 00	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	2,500 00	– –	– –

Invested in real estate,	– –	– –	$3,500 00	– –	$10,800 00
Loans on mortgage of real estate,	$144,636 00	– –	5,581 32	$100,626 00	193,920 00
Loans to county or town,	5,000 00	$11,100 00	18,000 00	4,442 50	94,000 00
Loans on personal security,	31,219 00	2,500 00	14,771 74	417,975 00	840,478 00
Cash on hand,	11,862 01	908 53	14,298 18	2,515 33	38,803 66
Rate and amount of ordinary Dividends for last year,	5 per cent., $16,769 72	7½ per cent., $1,665 99	7 per cent., $15,990 46	7½ per cent., $64,340 06	8 per cent., $183,424 05
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	– –	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	– –	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$800 00	– –	$1,000 00	$2,648 61	$3,792 30

Weymouth and Braintree Institution for Savings.—Public Funds—United States scrip, $142,900.

Bank Stock owned—Merchants', Boston, $1,200; North, 1,400; Hide and Leather, 5,000; Webster, 2,700; National, 2,000; Washington, 4,000; Exchange, 1,500; Republic, 2,000; Maverick, 2,200; Union, Weymouth, 17,800.

Railroad Bonds—Old Colony and Newport, $10,000.

Attleborough Savings Bank.—Public Funds—$7,800.

Bank Stock owned—Attleborough, $2,290 50.

Fairhaven Institution for Savings.—Public Funds—United States scrip, $112,000.

Bank Stock owned—Fairhaven, $20,000; First National, New Bedford, 3,300; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; Boston, 20,000; Commerce, Boston, 20,100; Merchants', Boston, 6,900; Webster, 2,500; Republic, 5,000; North, 4,600; Eliot, 6,600; Traders', 2,100; Everett, 5,000.

Loans on Bank Stock—12 shares Boylston, $1,080; 6 Boston, 6 Webster, and 6 Washington Mills, 1,800; 37 Fairhaven, 2,467.47; 8 Webster, 480; 5 Commerce, 230; 80 Boston, 20 Webster, 8,000.

Deposit in Bank bearing interest—Fairhaven, $6,000.

Loan on Railroad Stock—50 shares Metropolitan, $2,500.

Citizens' Savings Bank, Fall River.—Public Funds—United States scrip, $281,000.

Bank Stock owned—Pocasset, $80,000; Union, Fall River, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; Hide and Leather, 15,000; First National, Boston, 25,000; Revere, 18,700; Howard, 10,000; Redemption, 4,900; Third National, Providence, 12,000; Merchants', do., 3,000; Commerce, do., 6,250; Merchants', Boston, 5,000; Railroad, 2,500.

Fall River Savings Bank.—Public Funds—United States scrip, $999,100.

Bank Stock owned—Fall River, $60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 30,000; Merchants', New Bedford, 13,200; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Howard, 22,500; Hide and Leather, 18,000; First National, Boston, 33,000; Second do., 14,500; Revere, 20,000.

	FALL RIVER.	NEW BEDFORD.		NORTH EASTON.	TAUNTON.
	Fall River Five Cents Savings Bank.	New Bedford Institution for Savings.	New Bedford Five Cents Savings Bank.	North Easton Savings Bank.	Bristol County Savings Bank.
Number of Depositors,	3,258	11,931	7,353	399	5,066
Amount of Deposits,	$447,630 33	$4,195,642 44	$1,379,388 66	$76,294 83	$1,152,329 20
Number of Deposits during year preceding,	8,882	8,609	6,776	590	4,734
Amount of the same,	$208,954 93	$1,200,671 60	$597,827 09	$47,424 91	$467,272 81
Number of Deposits received during the year, of and exceeding $300 at one time,	158	1,229	452	30	233
Amount of the same,	$87,355 00	$720,446 00	$353,475 00	$17,408 72	$141,173 00
Number of withdrawals during the year,	946	9,318	3,814	126	2,943
Amount of the same,	$99,514 22	$941,709 93	$395,248 46	$14,449 41	$267,155 78
Number of accounts opened during the year,	777	2,436	1,362	180	1,368
Number of accounts closed during the year,	234	1,640	758	37	786
Amount of surplus on hand,	– –	$117,831 31	$24,000 00	$85 41	$15,582 47
Public Funds,	$237,000 00	2,336,066 25	781,250 00	33,510 00	401,636 87
Loans on public funds,	– –	34,385 00	107,805 00	– –	25,300 00
Bank Stock,	138,000 00	981,750 00	31,000 00	21,889 00	45,114 00
Loans on bank stock,	– –	9,510 25	2,860 00	2,000 00	– –
Deposits in banks, bearing interest,	– –	46,340 63	– –	– –	– –
Railroad Bonds,	10,000 00	17,060 00	– –	5,000 00	– –
Loans on railroad stock,	– –	12,750 00	5,300 00	– –	– –

Invested in real estate,	– –	$6,808 67	– –	– –	$10,000 00
Loans on mortgage of real estate,	$450 00	31,000 00	$223,495 40	$4,840 00	438,959 41
Loans to county or town,	– –	154,165 00	27,450 00	– –	13,000 00
Loans on personal security,	51,000 00	631,159 68	283,251 61	8,600 00	224,455 48
Cash on hand,	1,464 85	52,478 27	4,350 68	541 24	15,815 10
Rate and amount of ordinary Dividends for last year,	7½ per cent., $25,070 73	7 per cent., $262,060 81	7 per cent., $83,233 12	6 per cent., $3,196 50	6 per cent., $59,761 77
Average annual per cent. of Dividends ending at time of and including last extra,	– –	6½ per cent.	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No rule.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	$1,250 00	$6,502 14	$4,356 00	$225 00	$4,596 51

Fall River Five Cents Savings Bank.—Public Funds—United States scrip, $237,000.
Bank Stock owned—Atlantic, $1,300; Atlas, 2,000; Commerce, 1,000; Blackstone, 8,000; Boston, 2,400; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 10,000; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 5,000; Revere, 5,000; Shawmut, 5,000; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Second National, Fall River, 10,000; Metacomet, 4,400; Union, 5,000.
Railroad bonds—Central Pacific Railroad, convertible into U. S. bonds, $10,000.

New Bedford Institution for Savings.—Public Funds—United States scrip, $1,413,731.-25; Massachusetts, 27,000; Maine, 50,000; Vermont, 50,000; Connecticut, 50,000; New Hampshire, 200,000; City of New Bedford, 316,900; Roxbury, 23,430; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000; North Bridgewater, 10,000; Springfield, 9,580; Fall River, 9,000; Middletown, 40,425.
Loans on Public Funds—United States scrip, $32,915; City of Bath, 1,200; Bangor, 270.
Bank Stock owned—Hide and Leather, $5,000; Boston, 10,000; Howard, 10,000; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 26,700; North America, 28,000; Broadway, 10,700; Maverick, 10,000; Republic, 25,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Shawmut, 6,800; Continental, 10,000; Eagle, 12,800; Massachusetts, 18,250; Atlas, 24,000; Union, Boston, 2,400; State, 8,200; Traders', 13,000; Columbian, 23,200; Revere, 25,000; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; First National, Dorchester, 9,000; Third National, Springfield, 20,000; Commerce, New Bedford, 97,900; Merchants', New Bedford, 100,000; First National, New Bedford, 100,000; Mechanics', New Bedford, 100,000.
Loans on Bank Stock—State, $1,370.25; National Bank, Fairhaven, 3,550; Commerce, New Bedford, 700; Mechanics', 3,350; Merchants', 540.
Deposits in Banks bearing interest—Merchants', New Bedford, $8,000; First National, 8,000; Commerce, 8,000; Mechanics', 8,000; Fourth National, New York, 14,340.63.
Railroad bonds—New Bedford and Taunton, $17,060.
Loans on Railroad Stock—$15,000, Pittsfield and North Adams R. R. Stock, $12,750.

New Bedford Five Cents Savings Bank.—Public Funds—U. States scrip, $545,250; New Hampshire, 50,000; City of New Bedford, 73,000; Cambridge, 23,000; Newport, 10,000; Chelsea, 80,000.
Loan on Public Funds—United States scrip, $107,805.
Bank Stock owned—Third National, Springfield, $10,000; First National, Boston, 10,000; Revere, 8,000; Worcester County, 3,000.
Loan on Bank Stock—On Rockland, $2,860.
Loan on Railroad Stock—Boston and Providence, $5,300.

North Easton Savings Bank.—Public Funds—United States scrip, $23,010; New Hampshire, 3,000; City of Taunton, 1,000; Portland, 4,500; Bath, 2,000.
Bank Stock owned—Neponset, $8,100; Bristol County, 4,560; Redemption, 1,989; First National, Easton, 7,240.
Loans on Bank Stock—First National, Easton, $2,000.
Railroad bonds—Old Colony and Newport, $5,000.

Bristol County Savings Bank.—Public Funds—United States scrip, $401,636.87.
Loan on United States scrip, $25,300.
Bank Stock owned—Machinist, $14,477; Bristol County, 2,562; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.

	ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	
	Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	1,439	2,881	936	5,278	1,132
Amount of Deposits,	$277,833 33	$819,376 55	$159,446 82	$1,174,469 77	$134,451 14
Number of Deposits during year preceding,	902	1,033	623	2,144	972
Amount of the same,	$83,593 37	$85,348 00	$54,005 53	$158,233 73	$30,768 34
Number of Deposits received during the year of and exceeding $300 at one time,	61	64	25	114	39
Amount of the same,	$19,331 00	$28,831 00	$11,708 55	$45,617 61	$18,574 34*
Number of withdrawals during the year,	647	888	447	1,836	190
Amount of the same,	$57,513 00	$88,873 86	$39,076 48	$159,152 77	$15,452 51
Number of accounts opened during the year,	331	271	172	636	234
Number of accounts closed during the year,	201	245	147	434	75
Amount of surplus on hand,	$24,013 09	$10,803 05	– –	$86,979 44	$4,092 81
Public Funds,	100,000 00	268,105 00	$27,060 35	522,800 00	88,770 00
Loans on public funds,	3,900 00	10,500 00	– –	7,750 00	1,405 00
Bank Stock,	27,300 00	128,000 00	34,736 87	358,615 00	13,000 00
Loans on bank stock,	2,482 64	6,150 00	– –	1,900 00	420 00
Deposits in banks, bearing interest,	– –	– –	– –	9,736 04	– –
Railroad Bonds,	– –	– –	– –	– –	10,000 00
Loans on railroad stock,	– –	– –	– –	9,890 00	200 00

Invested in real estate,	– –	$1,921 03	– –	$9,507 37	– –
Loans on mortgage of real estate,	$121,172 12	409,955 00	$49,834 42	193,450 00	$18,638 00
Loans to county or town,	22,052 79	13,000 00	2,500 00	56,678 45	– –
Loans on personal security,	17,165 00	9,000 00	40,724 08	49,500 00	3,019 00
Cash on hand,	8,548 87	13,548 57	5,722 69	10,148 48	3,091 95
Rate and amount of ordinary Dividends for last year,	5 per cent., $11,561 21	5 per cent., $42,279 83	5 per cent., $6,988 18	7 per cent., $76,119 21	6 per cent., $5,972 35
Average annual per cent. of Dividends ending at time of and including last extra,	6¼ per cent.	6¾ per cent.	5 per cent.	6 per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	– –	No rule.	No rule.
Annual Expenses of the institution,	$600 00	$1,900 00	$450 00	$3,489 39	$850 00

Abington Savings Bank.—Public Funds—United States scrip, $100,000.
Loan on Public Funds—United States scrip, $3,900.
Bank Stock owned—Boston, $3,000; Republic, 3,000; Hide and Leather, 2,500; Eliot, 3,400; Howard, 2,000; Webster, 2,300; First National, Adams, 4,000; Abington, 7,100.
Loan on Bank Stock—31 shares Abington, $2,482.64.

Hingham Institution for Savings.—Public Funds—United States scrip, $233,105; Massachusetts, 15,000; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000.
Loan on Public Funds—United States scrip, $10,500.
Bank Stock owned—Hingham, $15,000; Union, Weymouth, 2,100; Abington, 1,500; Old Colony, 1,200; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; Atlas, 5,000; North America, 8,000; Commerce, 11,000; Republic, 5,000; Revere, 7,500; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.
Loans on Bank Stock—15 shares Hingham and 9 Old Colony, $2,000; 47 Mechanics', 4,150.

North Bridgewater Savings Bank.—Public Funds—United States scrip, $27,060.35.
Bank Stock owned—Redemption, $1,035; Brighton Market, 558.12; First National, Chelsea, 11,300; Eliot, 756; Howard, 3,300; North America, 6,691.25; New England, 698; Market, 4,796; Malden, 2,500; Traders', 3,102.50.

Plymouth Savings Bank.—Public Funds—United States scrip, $303,800; Massachusetts, 192,000; Maine, 12,000; Rhode Island, 12,000; Vermont, 3,000.
Loan on Public Funds—United States scrip, $7,750.
Bank Stock owned—State, $13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 21,000; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 16,700; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Boston, 5,450; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 1,400; Shawmut, 6,650; Union, 10,000; Atlas, 15,600; Hamilton, 5,300; Boston, 7,200; Webster, 9,600; Blackstone, 2,720; Columbian, 4,200; Howard, 4,000; Revere, 8,000; Republic, 12,500; Third National, Springfield, 10,000.
Loans on Bank Stock—Bristol County, $1,500; Plymouth and Old Colony, 400.
Deposits in Banks bearing interest—Plymouth, $9,736.04.
Loans on Railroad Stock—Old Colony and Newport, $5,900; Boston and Worcester, 3,990.

Plymouth Five Cents Savings Bank.—United States scrip, $82,770; City scrip, 6,000.
Loan on Public Funds—United States scrip, $1,405.
Bank Stock owned—Atlas, $1,500; Merchants', Boston, 1,000; Webster, 1,000; Revere, 1,000; Commerce, 1,000; Republic, 1,000; City, Boston, 800; North, 600; Shoe and Leather, 500; Third National, Springfield, 1,000; Old Colony, 2,000; Plymouth, 1,300; Pawners', 300.
Loans on Bank Stock—4 shares Suffolk, $287; 2 Boylston, 133.
Railroad bonds—Old Colony and Newport, $10,000.
Loans on Railroad Stock—3 shares Old Colony and Newport, $200.

* $5,972.35 Dividends added to deposit accounts, not included.

	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.	HARWICH.
	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Barnstable Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	244	825	1,005	2,674	1,376
Amount of Deposits,	$61,194 88	$215,951 45	$266,054 43	$741,675 09	$160,524 22
Number of Deposits during year preceding,	88	224	628	1,040	548
Amount of the same,	$8,392 34	$20,695 84	$72,476 93	$127,749 89	$51,591 60
Number of Deposits received during the year of and exceeding $300 at one time,	3	14	58	91	34
Amount of the same,	$2,158 39	$6,424 00	$21,558 11	$52,320 00	$14,250 00
Number of withdrawals during the year,	96	298	420	731	370
Amount of the same,	$8,800 50	$25,549 05	$33,713 75	$105,007 00	$52,262 49
Number of accounts opened during the year,	20	82	213	368	199
Number of accounts closed during the year,	21	94	103	298	166
Amount of surplus on hand,	$1,078 60	$7,248 82	$11,522 89	$21,085 00	– –
Public Funds,	8,600 00	13,850 00	52,200 00	212,000 00	$50,700 00
Loans on public funds,	– –	– –	– –	3,000 00	– –
Bank Stock,	12,844 75	41,300 00	131,147 08	154,706 56	15,555 75
Loans on bank stock,	– –	– –	9,600 00	1,300 00	– –
Deposits in banks, bearing interest	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	9,750 00	– –	– –
Loans on railroad stock,	– –	– –	10,000 00	– –	– –

Invested in real estate,	– –	– –	– –	$3,500 00	– –
Loans on mortgage of real estate,	$29,975 00	$140,748 03	$3,950 00	245,843 00	$41,235 68
Loans to county or town,	8,870 26	16,732 00	1,000 00	43,000 00	3,600 00
Loans on personal security,	300 00	10,918 06	$52,163 88	96,092 38	40,879 09
Cash on hand,	2,767 12	1,681 57	7,766 36	7,064 54	2,012 87
Rate and amount of ordinary Dividends for last year,	5 per cent., $2,758 58	5 per cent., $10,384 34	7 per cent., $16,079 29	7 per cent., $47,441 33	6 per cent., $9,034 32
Average annual per cent. of Dividends ending at time of and including last extra,	– –	6¼ per cent.	– –	– –	6 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	$150 00	$575 00	$608 00	$1,750 00	$674 52

Scituate Savings Bank.—Public Funds—United States scrip, $7,600; Massachusetts, 1,000.

Bank Stock owned—North, $1,225.50; Boston, 5,000; Merchants', Boston, 1,060; Shawmut, 962; Howard, 1,200; Washington, 415; Blackstone, Boston, 711.25; Plymouth, 1,300; Monument, 971.

South Scituate Savings Bank.—Public Funds—United States scrip, $13,850.

Bank Stock owned—Atlantic, $1,000; Second National, Boston, 1,100; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Union, Weymouth, 2,000; Howard, 1,100; Eliot, 800; Shawmut, 1,000; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Revere, 3,000; Webster, 2,000; Hingham, 2,800.

Wareham Savings Bank.—Public Funds—United States scrip, $52,200.

Bank Stock owned—Exchange, Boston, $700; Commerce, Boston, 6,525; First National, Boston, 2,000; Republic, 2,000; Shoe and Leather, 6,600; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,000; Shawmut, 7,500; Second National, Boston, 4,128.25; Boylston, 11,603.50; Andover, 500; Merchants', New Bedford, 1,500; Falmouth, 4,167.50; Atlantic, 4,477.75; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.38; Wareham, 19,262.

Loan on Bank Stock—113 shares South Reading, $9,600.

Loan on Railroad Stock—182 shares Cape Cod, $10,000.

Railroad Bonds—Old Colony and Newport, $9,750.

Barnstable Savings Bank.—Public Funds—United States scrip, $212,000.

Loan on Public Funds—On United States scrip, $3,000.

Bank Stock owned—Old Colony, $5,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 14,900; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; Shawmut, 4,030; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 5,500; First National, Boston, 10,000; Revere, 10,000; National of Boston, 5,000; Republic, 10,000; Washington, 3,700; First National, Yarmouth, 14,500.

Loan on Bank Stock—Cape Cod, $1,300.

Cape Cod Five Cents Savings Bank.—Public Funds—United States scrip, $40,700; Town of Orleans bonds, 3,000; Brewster, 6,200; Harwich, 800.

Bank Stock owned—Cape Cod, $14,555.75; Shawmut, 1,000.

	PROVINCETOWN.	SANDWICH.	WELLFLEET.	NANTUCKET.
	Seamen's Savings Bank.	Sandwich Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	1,176	301	398	1,234
Amount of Deposits,	$312,047 23	$28,591 80	$52,954 89	$328,531 65
Number of Deposits during year preceding,	650	97	151	796
Amount of the same,	$92,298 39	$10,858 18	$16,557 16	$90,908 76
Number of Deposits received during the year of and exceeding $300 at one time,	109	5	13	60
Amount of the same,	$55,119 60	$2,300 00	$7,400 00	$31,820 44
Number of withdrawals during the year,	775	71	198	1,385
Amount of the same,	$110,727 66	$5,597 00	$23,437 56	$75,313 97
Number of accounts opened during the year,	270	97	57	148
Number of accounts closed during the year,	243	24	39	155
Amount of Surplus on hand,	$5,019 95	$735 00	– –	$11,338 72
Public Funds,	126,565 92	7,600 00	$17,590 58	53,150 00
Loans on public funds,	4,450 00	– –	– –	7,300 00
Bank Stock,	30,398 05	– –	$28,617 67	104,000 00
Loans on bank stock,	– –	– –	– –	1,000 00
Deposits in banks, bearing interest,	– –	– –	– –	913 19
Railroad Bonds,	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	$8,000 00
Loans on mortgage of real estate,	$41,081 00	$8,710 00	$3,625 00	134,804 03
Loans to county or town,	25,775 00	– –	7,800 00	– –
Loans on personal security,	84,417 58	5,275 00	5,600 00	26,995 86
Cash on hand,	3,648 39	1,274 23	1,739 78	2,577 38
Rate and amount of ordinary Dividends for last year,	4 per cent., $11,058 20	6 per cent.,	6 per cent.,	7 per cent., $21,566 63
Average annual per cent. of Dividends ending at time of and including last extra,	$7\frac{1}{7}$ per cent.	– –	– –	$6\frac{1}{4}$ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	– –	No extra.
Annual Expenses of the institution,	$1,250 00	$135 00	$250 00	$1,267 00

Seamen's Savings Bank.—Public Funds—United States scrip, $126,565.92.
Loan on Public Funds—United States scrip, $4,450.
Bank Stock owned—Freeman's, $4,000; Boston, 2,500; First National, Provincetown, 2,200; North America, 1,300; Second National, Boston, 1,100; City, Boston, 1,000; Howard, 1,100; First National, Chelsea, 5,000; Shawmut, 600; Revere, 3,500; Republic, 8,000.

Wellfleet Savings Bank.—Public Funds—United States scrip, $17,590.58.
Bank Stock owned—Provincetown, $2,531.50; Union, Boston, 2,773.25; Freeman's, 1,661; Republic, 5,230.50; Third National, Boston, 5.226.92; Suffolk, 2,350; State, 840; Tremont, 2,945.25; Blackstone, Boston, 1,120; Merchants', Boston, 1,631.50; Faneuil Hall, 2,307.75.

Nantucket Institution for Savings.—Public Funds—United States scrip, $53,150.
Loan on Public Funds—United States scrip, $7,300.
Bank Stock owned—Atlas, $5,000; National of Boston, 1,500; City, Boston, 2,000; Commerce, Boston, 4,000; Continental, 600; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Revere, 10,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Shawmut, 1,000; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; First National, New Bedford, 1,200; Pacific, 17,800; State, 5,700.
Loan on Bank Stock—12 shares Pacific, $1,000.
Deposit in Bank bearing interest—New England, $913.19.

AGGREGATES.

	1867. One hundred and eight Savings Banks.	1866. One hundred and two Savings Banks.
Number of Depositors,	348,593	316,853
Amount of Deposits,	$80,431,583 71	$67,732,264 31
Number of Deposits during the last year,	346,043	–
Amount of the same,	$26,755,132 29	–
Number of Deposits during the last year of and exceeding $300 at one time,	19,674	–
Amount of the same,	$9,357,093 55	–
Number of withdrawals during the last year,	173,954	–
Amount of the same,	$17,496,416 64	–
Number of accounts opened during the last year,	81,102	–
Number of accounts closed during the last year,	46,084	–
Amount of surplus on hand,	$3,172,877 01	–
Public Funds,	29,960,219 47	$25,113,702 97
Loans on public funds,	1,218,935 67	812,618 00
Bank Stock,	10,921,364 62	10,588,889 98
Loans on bank stock,	441,498 49	282,186 52
Deposits in banks, bearing interest,	1,524,328 09	1,554,562 98
Railroad Bonds,	733,152 75	427,573 75
Loans on railroad stock,	278,940 00	140,126 00
Invested in real estate,	576,463 79	477,699 34
Loans on mortgage of real estate,	21,259,349 10	16,145,890 65
Loans to counties and towns,	6,577,803 84	6,060,110 88
Loans on personal security,	9,636,996 90	8,027,882 65
Cash on hand,	1,141,298 90	1,333,628 52
Average rate of ordinary Dividends for the last year,	$5\frac{42}{100}$ per cent.	$5\frac{26}{100}$ per cent.
Aggregate amount of ordinary Dividends for the last year,	$3,514,715 17*	$2,908,235 50†
Annual Expenses of the institutions,	254,226 79	219,257 03

* Calculated on the returns of 102 Banks,—the Woburn, Wellfleet and Sandwich giving the rate, but not the *amount* of their dividends. The Athol, Hopkinton and West Boston had not paid dividends at the time their returns were made.

† Calculated on the returns of 93 Banks,—the Salem Five Cents, Cambridgeport, Woburn, Winchendon, Westfield, Canton, Attleborough and Wellfleet Banks having returned the rate, but not the *amount* of their dividends. The Sandwich Bank had not paid any dividend at the time its return was made.

The examinations of savings banks required by law have been made by the Commissioner during the year ending at date. The general prudence heretofore shown in the management of these institutions, which has made them so successful and valuable to the depositors and entire communities where they are located, is as fully manifested now as at any previous period of their existence, and they seem to maintain their claim for the confidence of the public.

The amount of business transacted during the year has been unusually large. The increase in deposit for the year ending October 26, the date of the annual returns, was $12,699,-319.40. The amount of deposits at that date was $80,431,-583.71, being an average of $230.73 to each account, and of surplus, returned this year for the first time, $3,172,877.01, showing, in both, a liability of $83,604,460.72.

The unparalleled increase of deposits during the year has been observed in all the banks in the State, with a very few exceptions, where peculiar causes easily understood have operated to produce a different result.

The single fact of a rapid accumulation in our savings banks does not, of itself, afford any evidence that they are performing the beneficial work expected of them. Indeed, it should cause those who are intrusted with their supervision to scrutinize the fact with much care.

The institutions are exclusively intended for the benefit of that portion of our population who have but little or no capital, and who seek a place of safe deposit for small savings. That this was the primary object in establishing them does not admit of a doubt.

So long as they are strictly confined to their legitimate business they are worthy of all the protection and encouragement the State can give, and so much of its favorable consideration in the matter of taxation as its financial condition permits.

But if at any time the deposits should be made up to a considerable extent of the capital of those for whom the institutions were not created, we should have reason to anticipate a wide departure from the past prudent management to satisfy the demands which that capital would surely make for higher rates of interest, thereby subjecting the legitimate deposits to

a greater liability of loss than ought ever to exist in a savings bank.

The additional items in the annual returns now required by chapter 203 of the Acts of the year 1867, supply valuable information as to the character and amount of business transacted, from which, to some extent, reliable conclusions may be drawn as to the pecuniary condition of the depositors.

It appears in the foregoing table of aggregates that more than one-third of the amount of deposits for the year was received in about one-eighteenth of the whole number of deposits, averaging $475.60 each, while the remaining deposits average $53.30.

The returns would seem to afford some foundation for the belief that much attention is not given to the source from which deposits come.

But, without doubt, the business of the year has been somewhat exceptional in its character as well as in its amount.

Many of the deposits, it is said, are the proceeds of the sale of government bonds held by persons of small means and formerly depositors in savings banks, who have made the change because of the great risk in keeping such securities without a safe place of deposit.

Much more, however, may probably be attributed to the increased rate of interest which the institutions are able to pay in consequence of a higher rate received upon their loans, large dividends on bank stock, and the interest in gold upon their bonds.

In a considerable number of banks the practice of carrying a portion of the earnings of each six months to surplus account for an extra dividend once in three or five years, has this year been abandoned, and hereafter it is proposed that the net earnings be paid in ordinary dividends, with the exception of such reserve as it may be deemed prudent to hold.

Since the first of July, when the Act of 1867, relating to the rate of interest took effect, the savings banks, with a very few exceptions, have charged interest at the rate of seven per centum upon all new loans, and generally, but not in all cases, this rate has been required upon all loans which have become due.

The short experience we have had under this radical change in the law, has not thus far justified the fears entertained by many of its results.

The action adopted by the savings banks in consequence of the change has been marked with prudence, and seems to meet with public approval as an equitable course for both depositor and borrower.

One effect of the law is quite perceptible in the increased amount of loans upon mortgages of real estate, thereby removing much if not all reasonable complaint of inability to procure loans from savings banks upon this class of security.

Although the law covered less than half of the year embraced in the returns, more than five millions of dollars, an amount greatly exceeding that of previous years, is shown to have been invested in mortgages, a large part of which, it is reasonable to suppose, would have been invested in other securities had the law continued to limit the rate of interest to six per centum.

While much can be said in commendation of the manner in which the savings institutions of this State are managed, some modifications of detail might be introduced which would increase their safety and usefulness.

Accepting the statement of treasurers, it is too often the case that substantially the entire responsibility is thrown upon them, and in many instances no little difficulty is said to be experienced in obtaining from the trustees any more than the most formal examinations of the accounts required by the by-laws of the institution and the laws of the State.

Those who have accepted the trust of watching over the welfare of a savings bank as its trustees, upon whose reputation its credit is often established, to a great extent, are certainly bound in honor to the most faithful execution of the trust, and owe it to the depositors, and as well the treasurer, that at least all ordinary caution should be used in performing the duties of the office. Anything less would be culpable unfaithfulness.

Where there are duties which require more labor than could be reasonably expected of unpaid officers, they should be performed by some suitable person employed for the purpose at the expense of the bank.

Being institutions more especially intended for the use of the industrial population of the State, their convenient accommodation should be consulted so far as it is practicable.

Experience has established the fact that those banks which conduct their business with the least restrictions, receiving deposits and paying withdrawals without previous notice, at all hours when the bank is open, and which make an equitable division of their earnings, are certain to rapidly lead in popular favor other institutions in their immediate vicinity pursuing a different and more restrictive policy.

Fifty of the savings banks are located in apartments occupied in common with national banks, and have the same hours for transacting business. More than half of the remainder transact their business in the usual banking hours in the middle of the day.

While in many places these hours present all the accommodation needed, there are others, the centres of a large laboring population, closely confined by their occupation every hour when the banks are open, where they do not present such facilities as would be most likely to meet the general wants and convenience.

Persons of thrift and economical habits find some way to make their deposits, even if so engaged in banking hours that they cannot do it personally; but there is a class in every large community which will practise these habits only under the most favoring circumstances, and it would seem that to such persons savings banks ought to hold out all practicable facilities and inducements to become depositors.

A fourth of the population of the State are depositors in savings institutions, and the manner of investing a fund so large as now held by them is a matter in which all are directly interested.

So far as an opinion can be formed from the examinations and the returns, they indicate a due regard for safety in making investments, and a proper division among the several classes of securities permitted by law.

More than twenty-four millions of dollars of the investments returned as public funds are in bonds of the United States; over a million of dollars are loaned with these bonds as collat-

eral, and nearly eleven millions are invested in national bank stocks.

With so much of the capital of the institutions thus invested, the action of the general government in its financial policy becomes of the utmost importance to them, and would occasion much anxiety for their future career if a doubt could be reasonably entertained that all its obligations will be met with perfect good faith.

By the provisions of chapter 2 of the Acts of the year eighteen hundred and sixty-four, savings banks may invest their funds in the stock of national banks in this State, organized under the Act of congress approved the twenty-fifth day of February, in the year eighteen hundred and sixty-three, and may also make deposits in such banks.

Many of our national banks, however, were organized under a subsequent Act of congress, and the propriety of further legislation upon this subject is suggested.

F. M. STONE.

December 31, 1867.

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PUBLIC DOCUMENT..... .....No. 8.

ANNUAL REPORT

OF THE

Commissioner of Savings Banks,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS

IN

MASSACHUSETTS.

1868.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 Milk Street, (corner of Federal.)
1869.

1868
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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. Oliver Warner, *Secretary of the Commonwealth.*

In compliance with the provisions of law, the Commissioner of Savings Banks has the honor to submit herewith his Third Annual Report.

Of the one hundred and fifteen savings banks and institutions for savings now in operation, seven have organized and commenced business during the present year, viz.:—

East Abington Savings Bank, . . .	East Abington.
Gardner Savings Bank, ...	Gardner.
Hyannis Savings Bank, ...	Hyannis.
Lawrence Savings Bank, ...	Lawrence.
South Weymouth Savings Bank, . .	South Weymouth.
Webster Five Cents Savings Bank, . .	Webster.
Worcester North Savings Institution, .	Fitchburg.

All have been examined by the Commissioner, and their general condition and date of examination appear in the following Abstracts.

ABINGTON SAVINGS BANK—ABINGTON.

[September 23.]

JENKINS LANE, *President.* *Treasurer*, J. N. FARRAR.

Deposits,	$342,914 88	
Profits,	35,058 76	
Public Funds,		$117,299 39
Bank Stock,		27,300 00
Loans on Public Funds,		5,675 00
on Bank Stock,		2,482 64
on Real Estate,		152,023 12
on Personal Security,		30,115 00
to Counties, Cities and Towns,		36,552 79
Expense Account,		39 48
Cash on hand,		6,486 22
	$377,973 64	$377,973 64

Number of Depositors,	1,606
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—2¾ per cent. per annum.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$7,100 00
Average annual expenses,	600 00

AMHERST SAVINGS BANK—AMHERST.

[June 16.]

CHARLES ADAMS, *President.* *Treasurer*, SAMUEL C. CARTER.

Deposits,	$46,485 20	
Profits,	552 07	
Public Funds,		$8,100 00
Bank Stock,		300 00
Railroad Bonds,		500 00
Loans on Public Funds,		1,600 00
on Real Estate,		10,700 00
on Personal Security,		4,500 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		266 22
Cash on hand,		10,071 05
	$47,037 27	$47,037 27

Number of Depositors,	533
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$140 00

ANDOVER SAVINGS BANK—ANDOVER.

[November 4.]

NATHANIEL SWIFT, *President.* *Treasurer*, JOHN FLINT.

Deposits,	$543,264 69	
Profits,	18,970 42	
Public Funds,		$280,000 00
Bank Stock,		70,500 00
Loans on Public Funds,		7,350 00
on Real Estate,		110,725 00
on Personal Security,		10,197 00
to Counties, Cities and Towns,		77,000 00
to Banks, on interest,		3,000 00
Cash on hand,		3,463 11
	$562,235 11	$562,235 11

Number of Depositors,	1,898
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	900 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[December 29.]

SAMUEL BUTTERFIELD, *President.* *Treasurer*, WILLIAM PROCTOR.

Deposits,	$192,811 44	
Profits,	7,825 94	
Interest,	5,580 98	
Temporary Loan,	5,500 00	
Public Funds,		$50,000 00
Loans on Real Estate,		156,530 00
on Personal Security,		2,850 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		943 45
Cash on hand,		394 01
	$211,717 46	$211,717 46

Number of Depositors,	1,059
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1865—2½ per cent. per annum,	$4,778 61
Extra dividends are made once in	Five years.
Average annual expenses,	$500 00

ATHOL SAVINGS BANK—ATHOL.

[June 19.]

CHARLES C. BASSETT, *President.* *Treasurer*, A. HARDING, Jr.

Deposits,	$88,944 79	
Profits,	372 37	
Loans on Public Funds,		$9,200 00
on Real Estate,		23,675 00
on Personal Security,		20,104 82
on Railroad Stock,		20,000 00
to Counties, Cities and Towns,		13,500 00
Expense Account,		174 19
Cash on hand,		2,663 15
	$89,317 16	$89,317 16

Number of Depositors,	595
Rate of ordinary dividends for the last year,	5 per cent.
Commenced business in 1867.	
Extra dividends are made once in	Three years.
Average annual expenses,	$500 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[September 8.]

EZEKIEL BATES, *President.* *Treasurer*, H. M. DAGGETT.

Deposits,	$38,805 10	
Profits,	1,054 75	
Public Funds,		$4,800 00
Bank Stock,		2,290 50
Loans on Real Estate,		3,000 00
on Personal Security,		17,400 00
to Counties, Cities and Towns,		11,600 00
Expense Account,		2 00
Cash on hand,		767 35
	$39,859 85	$39,859 85

Number of Depositors,	236
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$2,290 50
Average annual expenses,	50 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[August 14.]

JOSIAH HINCKLEY, *President.* *Treasurer*, JOHN MUNROE.

Deposits,	$805,038 24	
Profits,	2,505 15	
Dividend Account,	24,386 64	
Public Funds,		$246,500 00
Bank Stock,		154,706 56
Real Estate,		3,500 00
Loans on Real Estate,		251,431 00
on Personal Security,		132,140 38
to Counties, Cities and Towns,		40,300 00
Cash on hand,		3,352 09
	$831,930 03	$831,930 03

Number of Depositors,	2,770
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$14,900 00
Average annual expenses,	1,700 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[July 9.]

JULIUS ROCKWELL, *President.* *Treasurer*, ROBERT W. ADAM.

Deposits,	$719,586 90	
Profits,	34,791 02	
Public Funds,		$306,000 00
Bank Stock,		80,620 00
Loans on Bank Stock,		5,000 00
on Real Estate,		126,121 14
on Personal Security,		124,410 00
to Counties, Cities and Towns,		106,000 00
Expense Account,		1,374 25
Suspense Account,		2,262 81
Cash on hand,		2,589 72
	$754,377 92	$754,377 92

Number of Depositors,	2,657
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1867—2 per cent. per annum,	$26,710 37
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	2,250 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 9.]

WILLIAM ENDICOTT, *President.* *Treasurer*, R. G. BENNETT.

Deposits,	$71,271 71	
Interest,	651 50	
Bank Stock,		$5,500 00
Loans on Public Funds,		8,855 00
on Bank Stock,		5,800 00
on Real Estate,		39,050 00
on Personal Security,		750 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		124 88
Cash on hand,		843 33
	$71,923 21	$71,923 21

Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	150 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[February 13.]

PAUL ADAMS, *President.* *Treasurer*, A. H. EVANS.

Deposits,	$6,543,172 17	
Profits,	246,543 53	
Suspense Account,	6,906 19	
Public Funds,		$2,464,900 00
Bank Stock,		334,887 50
Railroad Bonds,		100,000 00
Real Estate,		104,712 86
Loans on Public Funds,		2,000 00
on Real Estate,		3,055,900 00
on Personal Security,		116,000 00
to Counties, Cities and Towns,		342,900 00
to Banks, on interest,		340,975 88
Expense Account,		25,324 06
Cash on hand,		6,086 12
	$6,893,686 42	$6,893,686 42

Number of Depositors,	45,896
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864—1 per cent. per annum,	$85,728 35
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$43,300 00
Average annual expenses,	15,675 00

BOSTON PENNY SAVINGS BANK—BOSTON.

[January 24.]

DANIEL HARWOOD, *President.* *Treasurer*, HENRY R. REYNOLDS.

Deposits,	$272,495 27	
Profits,	8,155 41	
Public Funds,		$71,000 00
Railroad Bonds,		10,000 00
Real Estate,		27,467 60
Loans on Public Funds,		50,000 00
on Bank Stock,		25,300 00
on Real Estate,		63,860 00
on Personal Security,		14,000 00
on Railroad Stock,		4,700 00
Expense Account,		3,847 54
Cash on hand,		10,475 54
	$280,650 68	$280,650 68

Number of Depositors,	4,214
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$3,000 00

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[June 5.]

JAMES DANA, *President.* *Treasurer*, J. L. ORDWAY.

Deposits,	$46,091 87	
Profits,	968 35	
Public Funds,		$23,945 00
Bank Stock,		3,095 00
Loans on Bank Stock,		2,500 00
on Real Estate,		16,100 00
Suspense Account,		116 84
Expense Account,		296 33
Cash on hand,		1,007 05
	$47,060 22	$47,060 22

Number of Depositors,	408
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867—5¼ per cent. per annum,	$1,877 37
Extra dividends are made once in	Three years.
Average annual expenses,	$400 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[August 25.]

JOSEPH WILBAR, *President.* *Treasurer*, GEORGE B. ATWOOD.

Deposits,	$1,267,645 69	
Profit and Loss,	20,837 38	
Interest,	34,373 54	
Public Funds,		$444,733 12
Bank Stock,		45,114 00
Real Estate,		9,600 00
Loans on Public Funds,		26,400 00
on Bank Stock,		200 00
on Real Estate,		508,797 41
on Personal Security,		270,266 58
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		2,600 00
Expense Account,		1,350 78
Cash on hand,		10,794 72
	$1,322,856 61	$1,322,856 61

Number of Depositors,	5,496
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$14,477 00
Average annual expenses,	5,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 22.]

STEPHEN T. FARWELL, *President.* *Treasurer*, EBEN SNOW.

Deposits,	$656,789 81	
Profits,	25,359 83	
Public Funds,		$148,151 71
Bank Stock,		2,526 00
Loans on Public Funds,		4,100 00
on Real Estate,		491,143 00
on Personal Security,		31,380 00
Expense Account,		1,081 01
Cash on hand,		3,767 92
	$682,149 64	$682,149 64

Number of Depositors,	2,527
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—2½ per cent. per annum.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,526 00
Average annual expenses,	1,600 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 6.]

BENJAMIN TILTON, *President.* *Treasurer*, LUCIUS R. PAIGE.

Deposits,	$466,554 07	
Profits,	7,444 21	
Public Funds,		$94,000 00
Bank Stock,		17,095 33
Loans on Public Funds,		10,500 00
on Bank Stock,		3,000 00
on Real Estate,		276,800 00
on Personal Security,		47,000 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		20,000 00
Expense Account,		2 75
Cash on hand,		1,100 20
	$473,998 28	$473,998 28

Number of Depositors,	1,924
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—3 3-10 per cent. per annum,	$24 488 58
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	825 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[August 21.]

CHARLES H. FRENCH, *President.* *Treasurer*, F. W. DEAN.

Deposits,	$133,776 46	
Profits,	10,250 08	
Public Funds,		$45,100 00
Bank Stock,		8,900 00
Real Estate,		400 00
Loans on Real Estate,		68,205 00
on Personal Security,		15,380 00
to Counties, Cities and Towns,		4,000 00
Expense Account,		498 46
Cash on hand,		1,543 08
	$144,026 54	$144,026 54

Number of Depositors,	658
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,700 00
Average annual expenses,	900 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[October 30.]

GORHAM P. LOW, *President.* *Treasurer*, ALFRED PRESSON.

Deposits,	$360,947 52	
Profits,	21,431 07	
Public Funds,		$130,000 00
Bank Stock,		83,745 66
Loans on Real Estate,		72,935 00
on Personal Security,		1,000 00
to Counties, Cities and Towns,		89,500 00
Cash on hand,		5,197 93
	$382,378 59	$382,378 59

Number of Depositors,	1,735
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—2 3-5 per cent. per annum,	$18,952 65
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,698 50
Average annual expenses,	1,400 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[August 14.]

NATHANIEL SNOW, *President.* *Treasurer*, OBED BROOKS.

Deposits,	$175,535 53	
Profits,	3,605 58	
Public Funds,		$40,700 00
Bank Stock,		15,555 75
Loans on Real Estate,		54,235 10
on Personal Security,		51,844 07
to Counties, Cities and Towns,		15,500 00
Cash on hand,		1,306 19
	$179,141 11	$179,141 11

Number of Depositors,	1,393
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$14,555 75
Average annual expenses,	650 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[October 5.]

P. J. Stone, *President.* *Treasurer*, Amos Stone.

Deposits,	$841,201 42	
Interest,	15,188 91	
Public Funds,		$152,850 00
Bank Stock,		184,162 50
Loans on Public Funds,		14,000 00
on Bank Stock,		9,000 00
on Real Estate,		469,729 63
on Personal Security,		20,200 00
Cash on hand,		6,448 20
	$856,390 33	$856,390 33

Number of Depositors,	5,093
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1868—3 per cent. per annum,	$32,399 61
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$33,350 00
Average annual expenses,	1,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[October 1.]

John H. Osgood, *President.* *Treasurer*, Samuel Bassett.

Deposits,	$335,144 22	
Interest,	19,659 12	
Public Funds,		$54,007 50
Bank Stock,		24,454 60
Loans on Real Estate,		182,951 64
to Counties, Cities and Towns,		89,272 50
Expense Account,		1,435 10
Cash on hand,		2,682 00
	$354,803 34	$354,803 34

Number of Depositors,	5,583
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864—2 per cent. per annum,	$6,466 62
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,870 00
Average annual expenses,	1,500 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[July 30.]

JEROME WELLS, *President.* *Treasurer*, H. H. HARRIS.

Deposits,	$211,185 61	
Profits,	7,385 97	
Public Funds,		$29,200 00
Bank Stock,		9,200 00
Loans on Public Funds,		8,800 00
on Bank Stock,		8,000 00
on Real Estate,		103,176 04
on Personal Security,		51,620 00
Cash on hand,		8,575 54
	$218,571 58	$218,571 58

Number of Depositors,	830
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1864—2 per cent. per annum,	$3,307 76
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	1,200 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[August 28.]

JOSEPH OSBORN, *President.* *Treasurer*, E. E. HATHAWAY.

Deposits,	$1,179,772 38	
Profits,	35,775 04	
Public Funds,		$281,000 00
Bank Stock,		276,441 50
Loans on Real Estate,		131,701 00
on Personal Security,		499,165 00
to Counties, Cities and Towns,		4,442 50
Expense Account,		393 65
Cash on hand,		22,403 77
	$1,215,547 42	$1,215,547 42

Number of Depositors,	2,185
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$80,000 00
Average annual expenses,	2,650 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 29.]

NATHAN ALLEN, *President.* *Treasurer*, JOHN A. BUTTRICK.

Deposits,	$2,039,257 40	
Profits,	169,532 54	
Public Funds,		$454,657 00
Bank Stock,		331,775 00
Railroad Bonds,		69,000 00
Loans on Bank Stock,		27,600 00
on Real Estate,		440,065 00
on Personal Security,		132,500 00
to Counties, Cities and Towns,		669,100 00
to Banks, on interest,		80,000 00
Cash on hand,		4,092 94
	$2,208,789 94	$2,208,789 94

Number of Depositors,	6,853
Rate of ordinary dividends for the last year,	4½ per cent.
Last dividend of reserved profits, in 1868—3 2-5 per cent. per annum,	$176,407 19
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	4,600 00

CLINTON SAVINGS BANK—CLINTON.

[May 12.]

FRANKLIN FORBES, *President.* *Treasurer*, C. L. S. HAMMOND.

Deposits,	$228,068 02	
Profits,	4,355 62	
Dividend unpaid,	4,372 65	
Public Funds,		$105,000 00
Bank Stock,		20,000 00
Loans on Public Funds,		7,225 00
on Bank Stock,		1,000 00
on Real Estate,		30,605 00
on Personal Security,		29,450 00
to Counties, Cities and Towns,		39,000 00
Cash on hand,		4,516 29
	$236,796 29	$236,796 29

Number of Depositors,	1,060
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—1½ per cent. per annum,	$4,623 07
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	600 00

COHASSET SAVINGS BANK—COHASSET.

[September 11.]

ABRAHAM H. TOWER, *President.* *Treasurer*, LEVI N. BATES

Deposits,	$191,881 89	
Profits,	2,484 78	
Public Funds,		$75,000 00
Bank Stock,		32,700 00
Loans on Real Estate,		72,650 00
to Counties, Cities and Towns,		13,000 00
Cash on hand,		1,016 67
	$194,366 67	$194,366 67

Number of Depositors,	687
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—2 per cent. per annum,	$11,355 46
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	900 00

DANVERS SAVINGS BANK—DANVERS.

[October 16.]

RUFUS PUTNAM, *President.* *Treasurer*, WILLIAM L. WESTON.

Deposits,	$430,715 77	
Interest,	29,728 26	
Public Funds,		$270,200 00
Bank Stock,		78,300 00
Loans on Public Funds,		1,000 00
on Bank Stock,		585 00
on Real Estate,		78,700 00
on Personal Security,		8,492 90
to Banks, on interest,		22,904 40
Expense Account,		261 73
	$460,444 03	$460,444 03

Number of Depositors,	1,950
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—1½ per cent. per annum,	$16,634 68
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$18,000 00
Average annual expenses,	1,000 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 26.]

E. Burgess, *President.* *Treasurer*, C. Guild.

Deposits,	$667,513 32	
Profits,	36,464 95	
Public Funds,		$71,000 00
Bank Stock,		32,452 00
Loans on Public Funds,		4,050 00
on Bank Stock,		2,200 00
on Real Estate,		526,038 56
on Personal Security,		31,450 00
to Counties, Cities and Towns,		24,600 00
to Banks, on interest,		11,188 56
Suspense Account,		251 64
Cash on hand,		747 51
	$703,978 27	$703,978 27

Number of Depositors,	2,883
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1866—~~2½~~ per cent. per annum,	$48,057 03
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,987 50
Average annual expenses,	975 00

DORCHESTER SAVINGS BANK—DORCHESTER.

[September 16.]

Daniel Denny, *President.* *Treasurer*, Edward Pierce.

Deposits,	$233,020 68	
Profits,	3,967 33	
Public Funds,		$61,876 00
Bank Stock,		28,275 00
Loans on Real Estate,		107,715 00
on Personal Security,		35,300 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		1,822 01
	$236,988 01	$236,988 01

Number of Depositors,	1,030
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868—1½ per cent. per annum,	$13,417 02
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	850 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 23.]

SUMNER SHAW, *President.* *Treasurer*, ZENAS JENKINS.

Deposits,	$7,251 00	
Cash overdrawn,	394 60	
Bank Stock,		$2,350 60
Loans on Real Estate,		5,250 00
Expense Account,		45 00
	$7,645 60	$7,645 60

Number of Depositors,	64
Commenced business in 1868.	
Extra dividends are made once in	Five years.

EAST BOSTON SAVINGS BANK—BOSTON.

[January 31.]

P. M. CRANE, *President.* *Treasurer*, ALBERT BOWKER.

Deposits,	$290,776 39	
Profits,	22,185 55	
Interest,	5,331 35	
Public Funds,		$115,000 00
Bank Stock,		50,047 70
Loans on Public Funds,		5,000 00
on Bank Stock,		11,500 00
on Real Estate,		79,948 75
on Personal Security,		22,650 00
to Counties, Cities and Towns,		8,850 00
to Banks, on interest,		24,455 14
Cash on hand,		841 70
	$318,293 29	$318,293 29

Number of Depositors,	1,100
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864—1 per cent. per annum,	$5,008 96
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,200 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 17.]

GEORGE STEVENS, *President.* *Treasurer*, JOHN SAVAGE, Jr.

Deposits,	$349,037 51	
Profits,	13,717 98	
Public Funds,		$95,100 00
Bank Stock,		31,868 47
Loans on Real Estate,		204,475 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		1,636 68
Cash on hand,		9,675 34
	$362,755 49	$362,755 49

Number of Depositors,	3,000
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1866—4 per cent. per annum,	$13,489 81
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$4,610 00
Average annual expenses,	550 00

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[February 14.]

WILLIAM S. LELAND, *President.* *Treasurer*, C. R. WASHBURN.

Deposits,	$198,060 13	
Profits,	11,479 05	
Public Funds,		$49,000 00
Bank Stock,		48,200 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		8,000 00
on Bank Stock,		3,150 00
on Real Estate,		60,800 00
on Personal Security,		28,000 00
Expense Account,		566 08
Cash on hand,		1,823 10
	$209,539 18	$209,539 18

Number of Depositors,	1,834
Rate of ordinary dividends for the last year,	4 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,000 00
Average annual expenses,	1,100 00

ESSEX SAVINGS BANK—LAWRENCE.

[October 23.]

GEORGE D. CABOT, *President.* *Treasurer*, JAMES H. EATON.

Deposits,	$1,223,494 66	
Profits,	22,935 23	
Public Funds,		$548,500 00
Bank Stock,		151,250 00
Loans on Real Estate,		221,833 61
on Personal Security,		173,342 00
to Counties, Cities and Towns,		107,000 00
to Banks, on interest,		24,499 00
Cash on hand,		20,005 28
	$1,246,429 89	$1,246,429 89

Number of Depositors,	4,826
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—6 per cent. per annum,	$104,959 11
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$19,500 00
Average annual expenses,	2,200 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[August 26.]

I. F. TERRY, *President.* *Treasurer*, CHARLES DREW.

Deposits,	$322,033 86	
Profits,	17,138 88	
Public Funds,		$147,500 00
Bank Stock,		100,700 00
Real Estate,		3,500 00
Loans on Public Funds,		2,225 00
on Bank Stock,		14,707 26
on Real Estate,		5,481 32
on Personal Security,		24,378 54
to Counties, Cities and Towns,		33,380 00
Cash on hand,		7,300 62
	$339,172 74	$339,172 74

Number of Depositors,	835
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$20,100 00
Average annual expenses,	1,000 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[August 28.]

S. Angier Chase, *President.* *Treasurer*, C. J. Holmes.

Deposits,	$600,505 18	
Interest,	20,248 33	
Public Funds,		$287,000 00
Bank Stock,		138,000 00
Loans on Real Estate,		35,800 00
on Personal Security,		151,375 00
Expense Account,		4,977 84
Cash on hand,		3,600 67
	$620,753 51	$620,753 51

Number of Depositors,	3,611
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	1,200 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[August 28.]

J. B. French, *President.* *Treasurer*, J. F. Lindsey.

Deposits,	$2,969,198 11	
Interest,	213,497 61	
Public Funds,		$1,035,000 00
Bank Stock,		587,600 00
Real Estate,		10,800 00
Loans on Real Estate,		219,905 00
on Personal Security,		1,185,653 00
to Counties, Cities and Towns,		94,000 00
Cash on hand,		49,737 72
	$3,182,695 72	$3,182,695 72

Number of Depositors,	7,617
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$75,600 00
Average annual expenses,	4,000 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[May 5.]

NATHANIEL WOOD, *President.* *Treasurer*, EBENEZER TORREY.

Deposits,	$1,208,290 82	
Profits,	62,012 04	
Public Funds,		$225,000 00
Bank Stock,		162,300 00
Railroad Bonds,		2,700 00
Loans on Public Funds,		32,350 00
on Bank Stock,		3,000 00
on Real Estate,		347,431 57
on Personal Security,		257,425 40
on Railroad Stock,		26,000 00
to Counties, Cities and Towns,		183,600 00
Expense Account,		621 25
Cash on hand,		29,874 64
	$1,270,302 86	$1,270,302 86

Number of Depositors,	5,022
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—1½ per cent. per annum,	$45,236 78
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,400 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[September 8.]

OTIS CARY, *President.* *Treasurer*, WILLIAM H. THOMAS.

Deposits,	$64,298 93	
Profits,	1,629 63	
Public Funds,		$9,300 00
Bank Stock,		4,700 00
Loans on Real Estate,		38,985 00
on Personal Security,		5,185 00
to Counties, Cities and Towns,		3,500 00
Cash on hand,		4,258 56
	$65,928 56	$65,928 56

Number of Depositors,	502
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—2½ per cent. per annum,	$1,686 97
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,200 00
Average annual expenses,	150 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 20.]

MOSES EDGELL, *President.* *Treasurer*, C. S. ADAMS.

Deposits,	$441,942 09	
Profits,	17,164 35	
Public Funds,		$110,500 00
Bank Stock,		91,800 00
Railroad Bonds,		25,000 00
Real Estate,		2,450 00
Loans on Public Funds,		27,411 25
on Bank Stock,		10,000 00
on Real Estate,		171,035 00
on Personal Security,		2,728 00
to Counties, Cities and Towns,		7,775 00
Expense Account,		1,077 32
Cash on hand,		9,329 87
	$459,106 44	$459,106 44

Number of Depositors,	1,950
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866,	$15,816 93
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,000 00
Average annual expenses,	1,100 00

FRANKLIN SAVINGS BANK—BOSTON.

[February 26.]

OSMYN BREWSTER, *President.* *Treasurer*, HENRY WHITTEMORE.

Deposits,	$1,378,900 11	
Profits,	16,404 45	
Interest,	2,663 22	
Public Funds,		$545,445 42
Bank Stock,		71,291 71
Railroad Bonds,		9,737 50
Loans on Real Estate,		598,603 00
on Personal Security,		36,950 00
Expense Account,		381 51
Cash on hand,		135,558 64
	$1,397,967 78	$1,397,967 78

Number of Depositors,	4,556
Rate of ordinary dividends for the last year,	4 and 6 per cent.
Last dividend of reserved profits, in 1867—5 per cent. per annum,	$46,256 80
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$24,417 75
Average annual expenses, about	3,500 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 17.]

HENRY W. CLAPP, *President.* *Treasurer*, WM. HENRY ALLEN.

Deposits,	$1,199,657 41	
Profits,	52,517 10	
Public Funds,		$673,300 00
Bank Stock,		52,600 00
Loans on Public Funds,		49,885 00
on Bank Stock,		41,400 00
on Real Estate,		213,252 30
on Personal Security,		146,510 17
to Counties, Cities and Towns,		52,467 86
to Banks, on interest,		47 53
Expense Account and Taxes,		3,530 84
Cash on hand,		19,180 81
	$1,252,174 51	$1,252,174 51

Number of Depositors,	4,411
Rate of ordinary dividends for the ~~last~~ year, 1868.	5½ per cent.
Last dividend of reserved profits, in 1867—3 per cent per annum	$74,085 15
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,400 00
Average annual expenses,	2,800 00

GARDNER SAVINGS BANK—GARDNER.

[November 13.]

CHARLES HEYWOOD, *President.* *Treasurer*, JOHN D. EDGELL.

Deposits,	$21,445 90	
Profits,	195 14	
Bank Stock,		$1,248 00
Loans on Real Estate,		11,275 00
on Personal Security,		5,000 00
Expense Account,		193 15
Cash on hand,		3,924 89
	$21,641 04	$21,641 04

Number of Depositors,	150
Commenced business July, 1868.	
Largest amount invested in the stock of any one bank,	$1,248 00

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[July 29.]

STEPHEN C. BEMIS, *President.* *Treasurer*, F. S. BAILEY.

Deposits,	$475,596 19	
Profits,	11,751 43	
Public Funds,		$111,395 00
Bank Stock,		83,300 50
Railroad Bonds,		5,000 00
Loans on Public Funds,		17,400 00
on Bank Stock,		29,264 04
on Real Estate,		186,700 00
on Personal Security,		44,505 00
Expense Account and Taxes,		1,970 98
Cash on hand,		7,812 10
	$487,347 62	$487,347 62

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—3 per cent. per annum.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$19,100 00
Average annual expenses,	1,100 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 10.]

JOHN A. APPLETON, *President.* *Treasurer*, A. B. JAQUES.

Deposits,	$1,511,064 83	
Profits,	67,512 61	
Public Funds,		$640,000 00
Bank Stock,		269,600 00
Loans on Public Funds,		5,850 00
on Bank Stock,		6,400 00
on Real Estate,		519,650 00
on Personal Security,		21,700 00
to Counties, Cities and Towns,		79,300 00
Expense Account,		211 82
Cash on hand,		35,865 62
	$1,578,577 44	$1,578,577 44

Number of Depositors,	5,874
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1864—1½ per cent. per annum,	$50,045 35
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$26,700 00
Average annual expenses,	2,300 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[September 18.]

ISAAC BARNES, *President.* *Treasurer*, H. C. HARDING.

Deposits,	$886,913 16	
Profits,	39,953 53	
Public Funds,		$287,800 00
Bank Stock,		128,000 00
Real Estate,		1,921 03
Loans on Public Funds,		4,500 00
on Bank Stock,		6,150 00
on Real Estate,		475,980 00
on Personal Security,		10,200 00
to Counties, Cities and Towns,		4,750 00
Expense Account,		957 79
Cash on hand,		6,607 87
	$926,866 69	$926,866 69

Number of Depositors,	3,002
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—~~11~~ 7/100 per cent. per annum,	$29,696 41
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,800 00

HOPKINTON SAVINGS BANK—HOPKINTON.

[June 9.]

L. H. BOWKER, *President.* *Treasurer*, R. F. CLAFLIN.

Deposits,	$12,423 16	
Profits,	8 72	
Due Hopkinton National Bank,	29 47	
Public Funds,		$321 88
Loans on Real Estate,		3,200 00
on Personal Security,		300 00
to Counties, Cities and Towns,		8,400 00
Expense Account,		239 47
	$12,461 35	$12,461 35

Number of Depositors,	134
Rate of ordinary dividends for the last year,	5 per cent.
Commenced business in 1867.	
Extra dividends are made once in	Five years.
Average annual expenses,	$75 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[July 30.]

JOEL RUSSELL, *President.* *Treasurer*, R. B. JOHNSON.

Deposits,	$186,728 99	
Profits,	5,365 97	
Suspense Account,	1,400 00	
Public Funds,		$20,057 75
Bank Stock,		12,069 50
Loans on Public Funds,		6,900 00
on Bank Stock,		900 00
on Real Estate,		69,278 00
on Personal Security,		49,649 00
to Counties, Cities and Towns,		24,275 00
Expense Account,		298 22
Cash on hand,		10,067 49
	$193,494 96	$193,494 96

Number of Depositors,	950
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—2 per cent. per annum,	$1,736 37
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,685 00
Average annual expenses,	500 00

HYANNIS SAVINGS BANK—HYANNIS.

[August 17.]

S. B. PHINNEY, *President.* *Treasurer*, JOSEPH R. HALL.

Deposits,	$7,449 00	
Loans on Real Estate,		$825 00
on Personal Security,		5,900 00
Cash on hand,		724 00
	$7,449 00	$7,449 00

Number of Depositors,	71

Commenced business July 1, 1868.

INSTITUTION FOR SAVINGS—NEWTON.

[May 20.]

GEORGE HYDE, *President.* *Treasurer*, E. J. COLLINS.

Deposits,	$100,191 18	
Profits,	3,941 59	
Public Funds,		$9,500 00
Bank Stock,		4,805 00
Loans on Public Funds,		5,300 00
on Real Estate,		62,297 55
on Personal Security,		12,100 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		302 94
Cash on hand,		6,702 28
	$104,132 77	$104,132 77

Number of Depositors,	713
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,000 00
Average annual expenses,	300 00

INSTITUTION FOR SAVINGS—NEWBURYPORT.

[October 27.]

EDWARD S. MORLEY, *President.* *Treasurer*, RICHARD STONE.

Deposits,	$2,536,535 16	
Profits,	90,378 35	
Public Funds,		$928,994 25
Bank Stock,		788,600 00
Railroad Bonds,		24,700 00
Stock of Fifty Associates,		25,000 00
Loans on Public Funds,		27,350 00
on Bank Stock,		3,500 00
on Real Estate,		398,860 26
on Personal Security,		55,234 00
to Counties, Cities and Towns,		285,930 00
to Corporations,		1,150 00
to Banks, on interest,		75,717 33
Annuity in Trust,		8,949 96
Expense Account,		2,002 58
Cash on hand,		925 13
	$2,626,913 51	$2,626,913 51

Number of Depositors,	7,787
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in 1865—1 8-10 per cent. per annum,	$102,045 39
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$50,800 00
Average annual expenses,	4,700 00

INSTITUTION FOR SAVINGS IN ROXBURY AND ITS VICINITY—BOSTON.

[March 5.]

ALMON D. HODGES, *President.* *Treasurer*, EDWARD RICHARDS.

Deposits,	$1,069,386 66	
Profits,	81,105 73	
Public Funds,		$389,088 65
Bank Stock,		178,396 97
Loans on Public Funds,		85,671 93
on Bank Stock,		12,290 00
on Real Estate,		276,544 17
on Personal Security,		107,500 00
to Counties, Cities and Towns,		65,000 00
Cash on hand,		36,000 67
	$1,150,492 39	$1,150,492 39

Number of Depositors,	4,017
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1865—3¾ per cent. per annum,	$76,845 42
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,272 50
Average annual expenses,	3,400 00

LANCASTER SAVINGS BANK—LANCASTER.

[May 12.]

HENRY WILDER, *President.* *Treasurer*, C. T. SYMMES.

Deposits,	$428,344 68	
Profits,	20,728 13	
Public Funds,		$242,000 00
Bank Stock,		46,300 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		2,600 00
Bank Stock,		2,000 00
on Real Estate,		113,935 80
Personal Security,		17,316 67
to Counties, Cities and Towns,		5,000 00
Expense Account,		300 00
Cash on hand,		9,620 34
	$449,072 81	$449,072 81

Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868—2 per cent. per annum,	$20,855 64
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,300 00
Average annual expenses,	887 00

LAWRENCE SAVINGS BANK—LAWRENCE.

[October 23.]

MILTON BONNEY, *President.* *Treasurer*, WILLIAM R. SPAULDING.

Deposits,	$44,403 01	
Interest,	164 15	
Public Funds,		$6,471 37
Bank Stock,		2,215 00
Loans on Real Estate,		23,812 00
on Personal Security,		6,600 00
Expense Account,		414 10
Cash on hand,		5,054 69
	$44,567 16	$44,567 16

Number of Depositors,	484

Commenced business May 14, 1868.

LEE SAVINGS BANK—LEE.

[July 8.]

HARRISON GARFIELD, *President.* *Treasurer*, J. L. KILBORN.

Deposits,	$195,491 64	
Interest,	2,246 67	
Public Funds,		$125,500 00
Bank Stock,		9,957 83
Loans on Public Funds,		300 00
on Real Estate,		31,873 00
on Personal Security,		15,950 00
to Counties, Cities and Towns,		8,000 00
to Banks, on interest,		5,000 00
Expense Account,		760 45
Profit and Loss,		367 75
Cash on hand,		29 28
	$197,738 31	$197,738 31

Number of Depositors,	931
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—4-5 of 1 per ct. per annum,	$4,721 17
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,424 50
Average annual expenses,	450 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[May 5.]

LEONARD BURRAGE, *President.* *Treasurer*, J. C. ALLEN.

Deposits,	$42,487 99	
Profits,	349 03	
Public Funds,		$10,510 72
Loans on Public Funds,		4,000 00
on Real Estate,		16,800 00
on Personal Security,		6,750 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		366 43
Cash on hand,		3,409 87
	$42,837 02	$42,837 02

Number of Depositors,	325
Rate of ordinary dividends for the last year,	5 per cent.
Commenced business in 1867.	
Extra dividends are made once in	Five years.
Average annual expenses,	$250 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 28.]

HORATIO WOOD, *President.* *Treasurer*, A. S. TYLER.

Deposits,	$1,342,701 69	
Profits,	20,697 48	
Public Funds,		$312,980 00
Bank Stock,		121,700 00
Railroad Bonds,		27,225 00
Loans on Public Funds,		17,000 00
on Bank Stock,		4,100 00
on Real Estate,		533,820 00
on Personal Security,		5,900 00
to Counties, Cities and Towns,		215,715 00
to Banks, on interest,		25,000 00
Cash on hand,		99,959 17
	$1,363,399 17	$1,363,399 17

Number of Depositors,	6,452
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—3 per cent. per annum,	$52,328 52
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	2,700 00

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[April 28.]

THEODORE EDSON, *President.* *Treasurer*, JAMES G. CARNEY.

Deposits,	$1,272,018 13	
Profits,	100,915 59	
Public Funds,		$671,000 00
Bank Stock,		20,300 00
Real Estate,		20,334 06
Loans on Bank Stock,		3,000 00
on Real Estate,		106,250 00
to Counties, Cities and Towns,		427,875 00
to Banks, on interest,		124,000 00
Cash on hand,		174 66
	$1,372,933 72	$1,372,933 72

Number of Depositors,	4,929
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1865—4 3-8 per cent. per annum,	$105,772 10
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$14,000 00
Average annual expenses,	3,400 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 7.]

THOMAS B. NEWHALL, *President.* *Treasurer*, B. V. FRENCH.

Deposits,	$470,348 96	
Interest,	10,510 43	
Suspense Account,	4,644 14	
Public Funds,		$109,975 54
Bank Stock,		77,566 40
Railroad Bonds,		10,000 00
Real Estate,		15,004 71
Loans on Bank Stock,		4,750 00
on Real Estate,		215,505 67
on Personal Security,		12,210 84
to Counties, Cities and Towns,		23,000 00
to Banks, on interest,		17,216 67
Expense Account,		273 70
	$485,503 53	$485,503 53

Number of Depositors,	3,766
Rate of ordinary dividends for the last year,	6½ per cent.
Last dividend of reserved profits, in 1865—1⅔ per cent. per annum,	$4,435 16
No extra dividends will hereafter be made.	
Largest amount invested in the stock of any one bank,	$27,619 50
Average annual expenses,	1,300 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[October 7.]

JOSEPH N. SANDERSON, *President.* *Treasurer*, AMOS RHODES.

Deposits,	$578,632 35	
Interest,	45,345 16	
Public Funds,		$95,000 00
Bank Stock,		46,500 00
Loans on Public Funds,		2,600 00
on Bank Stock,		6,250 00
on Real Estate,		300,618 00
on Personal Security,		21,390 00
to Counties, Cities and Towns,		123,700 00
to Banks, on interest,		25,954 45
Expense Account,		1,229 13
Cash on hand,		735 93
	$623,977 51	$623,977 51

Number of Depositors,	2,773
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 186[illegible]—1 per cent. per annum,	$11,827 79
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,700 00

MALDEN SAVINGS BANK—MALDEN.

[September 30.]

HENRY BARRETT, *President.* *Treasurer*, CHARLES MERRILL.

Deposits,	$82,660 19	
Interest,	2,301 88	
Public Funds,		$25,000 00
Bank Stock,		2,000 00
Loans on Real Estate,		38,390 00
to Counties, Cities and Towns,		14,900 00
Expense Account,		912 18
Cash on hand,		3,759 89
	$84,962 07	$84,962 07

Number of Depositors,	1,050
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Average annual expenses,	$300 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 13.]

MARK FAY, *President.* *Treasurer*, E. C. WHITNEY.

Deposits,	$201,400 84	
Profits,	3,323 98	
Public Funds,		$27,000 00
Bank Stock,		13,000 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		11,500 00
on Real Estate,		88,000 00
on Personal Security,		32,100 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		3,124 82
	$204,724 82	$204,724 82

Number of Depositors,	890
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$13,000 00
Average annual expenses,	500 00

MECHANICS' SAVINGS BANK—LOWELL.

[April 29.]

WILLIAM A. BROOKE, *President.* *Treasurer*, JOHN F. ROGERS.

Deposits,	$791,296 18	
Profits,	23,505 30	
Public Funds,		$387,300 00
Bank Stock,		95,350 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		2,500 00
on Real Estate,		227,281 67
on Personal Security,		6,000 00
on Railroad Bonds,		4,500 00
to Counties, Cities and Towns,		35,000 00
Expense Account,		837 49
Cash on hand,		31,032 32
	$814,801 48	$814,801 48

Number of Depositors,	2,283
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867—3 per cent. per annum,	$18,705 62
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,400 00

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 20.]

RICHARD HOLMES, *President.* *Treasurer*, ANSON J. STONE.

Capital Stock,	$204,900 00	
Deposits,	719,940 21	
Interest,	17,317 44	
Suspense Account,	843 36	
Public Funds,		$82,050 00
Bank Stock,		3,800 00
Railroad Bonds,		6,000 00
Real Estate,		12,958 34
Loans on Public Funds,		3,000 00
on Real Estate,		677,266 27
on Personal Security,		35,506 21
to Counties, Cities and Towns,		103,300 00
to Banks, on interest,		13,530 18
Cash on hand,		5,590 01
	$943,001 01	$943,001 01

Number of Depositors,	2,600
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868—2 per cent. per annum,	$6,705 83
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,300 00
Average annual expenses,	8,200 00

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[March 31.]

GEORGE M. BROOKS, *President.* *Treasurer*, JOHN M. CHENEY.

Deposits,	$710,511 26	
Profits,	40,968 61	
Interest,	19,492 98	
Public Funds,		$148,000 00
Bank Stock,		222,500 00
Loans on Real Estate,		303,046 67
on Personal Security,		11,825 11
to Counties, Cities and Towns,		55,133 22
Dividend Account,		16,829 55
Expense Account,		737 12
Cash on hand,		12,901 18
	$770,972 85	$770,972 85

Number of Depositors,	2,906
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1865—3⅞ per cent. per annum,	$95,667 20
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,700 00
Average annual expenses,	2,178 00

MILFORD SAVINGS BANK—MILFORD.

[May 15.]

ORISON UNDERWOOD, *President.* *Treasurer*, A. G. UNDERWOOD.

Deposits,	$245,218 58	
Profits,	5,894 35	
Public Funds,		$46,100 00
Bank Stock,		17,700 00
Loans on Public Funds,		8,550 00
on Bank Stock,		17,734 00
on Real Estate,		55,516 00
on Personal Security,		28,900 00
to Counties, Cities and Towns,		67,000 00
Cash on hand,		9,612 93
	$251,112 93	$251,112 93

Number of Depositors,	1,403
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867—1 per cent. per annum,	$5,125 40
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	920 00

MILLBURY SAVINGS BANK—MILLBURY.

[June 10.]

THOMAS J. HARRINGTON, *President.* *Treasurer*, DAVID ATWOOD.

Deposits,	$125,788 56	
Profits,	8,832 81	
Due Millbury National Bank,	2,027 11	
Public Funds,		$57,500 00
Bank Stock,		17,500 00
Loans on Real Estate,		40,875 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		773 48
	$136,648 48	$136,648 48

Number of Depositors,	572
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864—1 per cent. per annum,	$1,860 35
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	700 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[August 15.]

GEORGE COBB, *President.* *Treasurer*, MATTHEW BARNEY.

Deposits,	$355,254 64	
Profits,	5,398 51	
Public Funds,		$53,948 00
Bank Stock,		104,056 00
Real Estate,		8,575 00
Loans on Public Funds,		8,040 00
on Bank Stock,		1,225 00
on Real Estate,		144,168 03
on Personal Security,		28,768 77
to Banks, on interest,		1,032 80
Expense Account,		544 93
Cash on hand,		10,294 62
	$360,653 15	$360,653 15

Number of Depositors,	1,266
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$17,800 00
Average annual expenses,	1,250 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 20.]

JOHN KIMBALL, *President.* *Treasurer*, NATHANIEL CLARK.

Deposits,	$87,259 03	
Profits,	1,812 17	
Public Funds,		$7,500 00
Bank Stock,		518 75
Loans on Real Estate,		44,944 00
on Personal Security,		5,900 00
to Counties, Cities and Towns,		27,500 00
Cash on hand,		2,708 45
	$89,071 20	$89,071 20

Number of Depositors,	628
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$350 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[August 27.]

GEORGE HOWLAND, Jr., *President.* *Treasurer*, B. RICKETSON, Jr.

Deposits,	$1,598,366 18	
Profits,	62,281 81	
Interest,	44,951 69	
Cash overdrawn,	127 86	
Public Funds,		$938,575 00
Bank Stock,		31,000 00
Loans on Public Funds,		97,372 00
on Bank Stock,		4,000 00
on Real Estate,		329,596 84
on Personal Security,		276,643 71
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		23,690 00
Expense Account,		1,349 99
	$1,705,727 54	$1,705,727 54

Number of Depositors,	2,648
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	4,500 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[August 26.]

THOMAS MANDELL, *President.* *Treasurer*, WILLIAM C. COFFIN.

Deposits,	$4,615,477 01	
Profits,	211,453 44	
Public Funds,		$2,687,725 00
Bank Stock,		981,750 00
Railroad Bonds,		37,050 00
Real Estate,		5,553 00
Loans on Public Funds,		38,800 00
on Bank Stock,		14,110 00
on Real Estate,		34,900 00
on Personal Security,		661,771 93
on Railroad Stock,		12,750 00
to Counties, Cities and Towns,		156,026 50
to Banks, on interest,		84,799 19
Expense Account,		1,934 85
Cash on hand,		109,759 98
	$4,826,930 45	$4,826,930 45

Number of Depositors,	12,347
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$100,000 00
Average annual expenses,	7,900 00

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 27.]

DAVID WOOD, *President.* *Treasurer*, J. A. MAYNARD.

Deposits,	$421,044 88	
Profits,	15,672 67	
Public Funds,		$131,830 00
Bank Stock,		79,292 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		18,600 00
on Bank Stock,		3,400 00
on Real Estate,		88,860 00
on Personal Security,		42,970 00
to Counties, Cities and Towns,		43,610 00
to Banks, on interest,		10,859 66
Expense Account,		17 00
Cash on hand,		841 89
	$436,717 55	$436,717 55

Number of Depositors,	2,887
Rate of ordinary dividends for the last year,	6½ per cent.
Largest amount invested in the stock of any one bank,	$8,425 00
Average annual expenses,	1,300 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 17.]

J. H. BUTLER, *President.* *Treasurer*, L. MALTBY.

Deposits,	$825,538 00	
Profits,	1,296 91	
Public Funds,		$338,000 00
Bank Stock,		33,900 00
Loans on Public Funds,		30,471 20
on Bank Stock,		58,170 00
on Real Estate,		205,099 00
on Personal Security,		140,574 90
to Counties, Cities and Towns,		10,900 00
Cash on hand,		9,719 81
	$826,834 91	$826,834 91

Number of Depositors,	3,163
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—1½ per cent. per annum,	$16,944 74
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	2,800 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 9.]

R. H. WELLS, *President.* *Treasurer*, E. D. WHITTAKER.

Deposits,	$234,194 30	
Profits,	11,855 99	
Public Funds,		$47,450 00
Bank Stock,		9,900 00
Loans on Public Funds,		5,040 00
on Bank Stock,		1,100 00
on Real Estate,		51,335 00
on Personal Security,		64,250 00
to Counties, Cities and Towns,		47,625 00
to Banks, on interest,		18,789 18
Cash on hand,		561 11
	$246,050 29	$246,050 29

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866—2 per cent. per annum,	$3,168 01
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	1,100 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[September 4.]

HENRY W. ROBINSON, *President.* *Treasurer*, E. SOUTHWORTH, Jr.

Deposits,	$191,468 12	
Profits,	635 38	
Public Funds,		$21,777 45
Bank Stock,		48,673 12
Loans on Real Estate,		64,811 60
on Personal Security,		47,989 47
to Counties, Cities and Towns,		2,000 00
Cash on hand,		6,851 86
	$192,103 50	$192,103 50

Number of Depositors,	1,107
Rate of ordinary dividends for the last year,	5 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$11,300 00
Average annual expenses,	500 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[July 28.]

CHARLES ADAMS, Jr., *President.* *Treasurer*, BONUM NYE.

Deposits,	$97,318 08	
Profits,	302 77	
Interest,	5,607 64	
Public Funds,		$65,900 00
Bank Stock,		1,400 00
Loans on Real Estate,		20,167 75
on Personal Security,		9,550 00
to Counties, Cities and Towns,		5,145 00
Expense Account,		270 81
Cash on hand,		794 93
	$103,228 49	$103,228 49

Number of Depositors,	661
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1865—1 per cent. per annum,	$824 81
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,000 00
Average annual expenses,	250 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[August 21.]

FREDERICK L. AMES, *President.* *Treasurer*, P. A. GIFFORD.

Deposits,	$101,439 82	
Profits,	1,728 15	
Public Funds,		$62,695 00
Bank Stock,		24,689 00
Loans on Real Estate,		8,630 00
on Personal Security,		6,500 00
Expense Account,		50 00
Cash on hand,		593 97
	$103,157 97	$103,157 97

Number of Depositors,	550
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,100 00
Average annual expenses,	250 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[June 10.]

JOHN C. MASON, *President.* *Treasurer*, C. M. BENT.

Deposits,	$972,529 11	
Interest,	15,262 97	
Suspense Account,	6,300 00	
Public Funds,		$398,500 00
Bank Stock,		90,000 00
Real Estate,		14,957 62
Loans on Public Funds,		15,300 00
on Bank Stock,		8,150 00
on Real Estate,		343,460 00
on Personal Security,		70,800 00
to Counties, Cities and Towns,		9,000 00
to Banks, on interest,		6,626 42
Premium Account,		26,925 72
Expense Account and Taxes,		3,022 32
Profit and Loss Account,		6,036 73
Cash on hand,		1,313 27
	$994,092 08	$994,092 08

Number of Depositors,	3,340
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$12,540 25
Average annual expenses,	2,950 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[September 22.]

LEANDER LOVELL, *President.* *Treasurer*, DANIEL J. ROBBINS.

Deposits,	$184,865 41	
Profits,	2,736 63	
Public Funds,		$102,375 00
Bank Stock,		13,000 00
Railroad Bonds,		15,000 00
Real Estate,		2,600 00
Loans on Public Funds,		4,880 00
on Bank Stock,		119 00
on Real Estate,		30,789 93
on Personal Security,		3,407 00
on Railroad Stock,		190 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		616 26
Cash on hand,		3,624 85
	$187,602 04	$187,602 04

Number of Depositors,	1,367
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$2,000 00
Average annual expenses,	1,000 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[September 22.]

NATHANIEL RUSSELL, *President.* *Treasurer*, ALLEN DANFORTH.

Deposits,	$1,268,035 46	
Profits,	57,440 98	
Suspense Account,	28 97	
Public Funds,		$466,080 00
Bank Stock,		358,615 00
Railroad Bonds,		42,000 00
Real Estate,		8,489 90
Loans on Public Funds,		10,000 00
on Bank Stock,		3,000 00
on Real Estate,		221,200 00
on Personal Security,		87,500 00
on Railroad Stock,		6,640 00
to Counties, Cities and Towns,		95,240 95
to Banks, on interest,		14,135 06
Expense Account,		385 78
Cash on hand,		12,218 72
	$1,325,505 41	$1,325,505 41

Number of Depositors,	5,453
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$22,500 00
Average annual expenses,	3,800 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 23.]

JOHN AMORY LOWELL, *President.* *Treasurer*, PETER WAINWRIGHT.

Deposits,	$9,132,988 32	
Interest,	66,941 48	
Suspense Account,	5,266 49	
Public Funds,		$1,138,125 09
Bank Stock,		1,093,200 00
Railroad Bonds,		471,250 00
Real Estate,		50,000 00
Loans on Public Funds,		199,000 00
on Bank Stock,		14,900 00
on Real Estate,		1,714,600 00
on Personal Security,		2,714,000 00
to Counties, Cities and Towns,		1,646,900 00
Profit and Loss Account,		80,078 94
Expense Account,		8,012 84
Cash on hand,		75,129 42
	$9,205,196 29	$9,205,196 29

Number of Depositors,	32,417
Rate of ordinary dividends for the last year,	4 and 5 per cent.
Last dividend of reserved profits, in 1867—4 per cent. per annum,	$1,112,382 07
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$188,100 00
Average annual expenses, about	31,173 00

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[November 18.]

WILLIAM C. BINNEY, *President.* *Treasurer*, THOMAS J. CLARK.

Deposits,	$717,579 76	
Profits,	10,366 02	
Public Funds,		$275,000 00
Bank Stock,		113,025 00
Real Estate,		2,500 00
Loans on Public Funds,		1,500 00
on Real Estate,		92,900 00
on Personal Security,		83,650 00
to Counties, Cities and Towns,		151,000 00
to Banks, on interest,		7,500 00
Expense Account,		755 34
Cash on hand,		115 44
	$727,945 78	$727,945 78

Number of Depositors,	3,041
Rate of ordinary dividends for the last year,	6½ per cent.
Last dividend of reserved profits, in 1865,	$13,654 82
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,700 00
Average annual expenses,	1,200 00

QUINCY SAVINGS BANK—QUINCY.

[September 15.]

DANIEL BAXTER, *President.* *Treasurer*, HORACE B. SPEAR.

Deposits,	$440,101 41	
Profits,	30,024 19	
Public Funds,		$177,000 00
Bank Stock,		51,734 86
Railroad Bonds,		25,000 00
Loans on Bank Stock,		500 00
on Real Estate,		122,120 00
on Personal Security,		4,331 88
to Counties, Cities and Towns,		84,000 00
Expense Account,		406 84
Cash on hand,		5,032 02
	$470,125 60	$470,125 60

Number of Depositors,	1,699
Rate of ordinary dividends for the last year, 9/10°	5 per cent.
Last dividend of reserved profits, in 1865—~~2~~ per cent. per annum,	$15,022 22
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,377 50
Average annual expenses,	800 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[September 4.]

ATHERTON WALES, *President.* *Treasurer*, SETH TURNER.

Deposits,	$146,495 33	
Interest,	8,341 27	
Public Funds,		$80,000 00
Bank Stock,		18,500 00
Railroad Bonds,		21,000 00
Loans on Public Funds,		1,000 00
on Real Estate,		16,750 00
on Personal Security,		900 00
to Counties, Cities and Towns,		13,500 00
Expense Account,		322 64
Cash on hand,		2,863 96
	$154,836 60	$154,836 60

Number of Depositors,	793
Rate of ordinary dividends for the last year,	6 per cent. 2½ (?)
Last dividend of reserved profits, in 1866—3½ per cent. per annum,	$4,824 00
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	425 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[October 30.]

HENRY DENNIS, *President.* *Treasurer*, NEWELL GILES.

Deposits,	$108,912 30	
Interest,	212 99	
Dividend Account,	2,718 63	
Public Funds,		$19,000 00
Bank Stock,		27,350 00
Loans on Bank Stock,		1,040 00
on Real Estate,		49,904 26
on Personal Security,		12,224 60
Cash on hand,		2,325 06
	$111,843 92	$111,843 92

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—4 per cent. per annum,	$6,935 27
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,100 00
Average annual expenses,	550 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 9.]

HENRY L. WILLIAMS, *President.* *Treasurer*, CHARLES H. HENDERSON.

Deposits,	$580,678 87	
Interest,	20,060 37	
Public Funds,		$265,797 72
Bank Stock,		34,580 75
Railroad Bonds,		9,600 00
Loans on Public Funds,		11,500 00
on Real Estate,		145,625 00
on Personal Security,		55,983 10
to Counties, Cities and Towns,		60,962 50
to Banks, on interest,		16,595 00
Cash on hand,		95 17
	$600,739 24	$600,739 24

Number of Depositors,	3,000
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$9,105 50
Average annual expenses,	2,800 00

SALEM SAVINGS BANK—SALEM.

[October 29.]

JOSEPH S. CABOT, *President.* *Treasurer*, CHARLES E. SYMONDS.

Deposits,	$3,548,674 40	
Profits,	27,675 86	
Public Funds,		$1,710,400 00
Bank Stock,		277,690 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		20,000 00
on Real Estate,		448,820 00
on Personal Security,		319,050 00
on Railroad Stock,		8,000 00
to Counties, Cities and Towns,		675,000 00
to Banks, on interest,		78,408 07
Cash on hand,		13,982 19
	$3,576,350 26	$3,576,350 26

Number of Depositors,	12,654
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868—3 per cent. per annum,	$310,373 22
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$60,000 00
Average annual expenses,	6,000 00

SCITUATE SAVINGS BANK—SCITUATE.

[September 29.]

ELIJAH JENKINS, *President.* *Treasurer*, C. W. PROUTY.

Deposits,	$66,335 84	
Interest,	1,915 61	
Public Funds,		$14,200 00
Bank Stock,		12,800 00
Loans on Real Estate,		30,675 00
to Counties, Cities and Towns,		8,870 00
Expense Account,		109 25
Cash on hand,		1,597 20
	$68,251 45	$68,251 45

Number of Depositors,	243
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—2 43-100 per ct. per annum,	$3,452 92
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	160 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[August 12.]

DAVID FAIRBANKS, *President.* *Treasurer*, JOHN YOUNG, Jr.

Deposits,	$330,040 63	
Profits,	2,272 71	
Interest,	421 47	
Dividend Account,	5,389 74	
Public Funds,		$131,473 17
Bank Stock,		30,398 05
Loans on Public Funds,		6,050 00
on Bank Stock,		4,000 00
on Real Estate,		21,933 00
on Personal Security,		111,971 25
to Counties, Cities and Towns,		21,775 00
Cash on hand,		10,524 08
	$338,124 55	$338,124 55

Number of Depositors,	1,219
Rate of ordinary dividends for the last year,	7 5-6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,400 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE FALLS.

[June 18.]

F. A. Ball, *President.* *Treasurer*, A. K. Hawks.

Deposits,	$310,878 71	
Profits,	722 37	
Public Funds,		$126,500 00
Bank Stock,		15,400 00
Loans on Public Funds,		11,000 00
on Real Estate,		92,933 50
on Personal Security,		63,909 57
Cash on hand,		1,858 01
	$311,601 08	$311,601 08

Number of Depositors,	1,800
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$9,700 00
Average annual expenses,	1,100 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[October 14.]

Samuel Hartwell, *President.* *Treasurer*, S. M. Lane.

Deposits,	$415,000 03	
Interest,	5,488 39	
Public Funds,		$209,000 00
Bank Stock,		23,000 00
Loans on Public Funds,		46,700 00
on Bank Stock,		10,710 00
on Real Estate,		59,000 00
on Personal Security,		53,100 00
to Counties, Cities and Towns,		15,000 00
to Banks, on interest,		3,500 00
Profit and Loss,		174 51
Expense Account,		61 24
Cash on hand,		242 67
	$420,488 42	$420,488 42

Number of Depositors,	1,602
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1868—4 per cent. per annum,	$42,411 40
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,500 00
Average annual expenses,	930 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[January 30.]

HENRY SOUTHER, *President.* *Treasurer*, D. M. B. THAXTER.

Deposits,	$108,447 53	
Profits,	2,708 02	
Interest,	3,399 42	
Public Funds,		$45,700 00
Loans on Real Estate,		60,302 00
Expense Account,		3,192 53
Cash on hand,		5,360 44
	$114,554 97	$114,554 97

Number of Depositors,	1,207
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$800 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 29.]

MOSES F. ROGERS, *President.* *Treasurer*, EBENEZER T. FOGG.

Deposits,	$235,600 36	
Profits,	9,524 86	
Public Funds,		$13,850 00
Bank Stock,		41,300 00
Loans on Real Estate,		154,038 23
on Personal Security,		17,392 56
to Counties, Cities and Towns,		16,157 00
Cash on hand,		2,387 43
	$245,125 22	$245,125 22

Number of Depositors,	865
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—1¼ per cent. per annum,	$5,279 69
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,500 00
Average annual expenses,	600 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 23.]

ALBERT TIRRELL, *President.* *Treasurer*, B. F. WHITE.

Deposits,	$23,800 90	
Profits,	347 96	
Bank Stock,		$4,350 25
Loans on Real Estate,		17,510 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		105 53
Cash on hand,		1,183 08
	$24,148 86	$24,148 86

Number of Depositors,	125
Commenced business in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$3,270 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[July 29.]

JAMES C. PYNCHON, *President.* *Treasurer*, DANIEL J. MARSH.

Deposits,	$636,030 99	
Profits,	24,751 98	
Public Funds,		$200,000 00
Bank Stock,		32,000 00
Loans on Public Funds,		3,500 00
on Bank Stock,		400 00
on Real Estate,		398,555 00
Cash on hand,		26,327 97
	$660,782 97	$660,782 97

Number of Depositors,	3,704
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$5,600 00
Average annual expenses,	1,800 00

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[July 31.]

JOSIAH HOOKER, *President.* *Treasurer*, HENRY S. LEE.

Deposits,	$2,587,298 98	
Profits,	29,081 93	
Public Funds,		$1,011,608 50
Bank Stock,		253,300 00
Real Estate,		99,094 08
Loans on Public Funds,		90,050 00
on Bank Stock,		73,100 00
on Real Estate,		908,380 00
on Personal Security,		7,200 00
to Counties, Cities and Towns,		58,500 00
Cash on hand,		115,148 33
	$2,616,380 91	$2,616,380 91

Number of Depositors,	8,015
Rate of ordinary dividends for the last year,	6½ per cent.
Last dividend of reserved profits, in 1864—½ of 1 per cent. per annum,	$15,130 60
Extra dividends are made when directed by the Trustees.	
Largest amount invested in the stock of any one bank,	$15.000 00
Average annual expenses,	5,000 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[December 23.]

BENJAMIN F. RICHARDSON, *President.* *Treasurer*, IRA GERRY.

Deposits,	$85,957 14	
Profits,	3,934 79	
Public Funds,		$31,450 00
Loans on Real Estate,		51,250 00
on Personal Security,		1,250 00
to Counties, Cities and Towns,		5,000 00
Cash on hand,		941 93
	$89,891 93	$89,891 93

Number of Depositors,	590
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1865—2 per cent. per annum,	$763 86
Extra dividends are made once in	Five years.
Average annual expenses,	$200 00

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

[February 20.]

THOMAS LAMB, *President.* *Treasurer*, CHAS. HENRY PARKER.

Deposits,	$4,566,125 33	
Profits,	651,533 70	
Public Funds,		$1,843,600 00
Bank Stock,		393,525 00
Railroad Bonds,		230,000 00
Real Estate,		100,000 00
Loans on Real Estate,		1,033,850 00
on Personal Security,		1,246,000 00
on Railroad Stock and Bonds,		290,000 00
Dividend Account,		19,139 83
Expense Account,		7,326 27
Cash on hand,		54,217 93
	$5,217,659 03	$5,217,659 03

Number of Depositors,	14,028
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1863—3 per cent. per annum,	$287,708 09
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$53,200 00
Average annual expenses,	15,352 00

UNION SAVINGS BANK—BOSTON.

[February 12.]

JOHN C. CROWLEY, *President.* *Treasurer*, GEORGE F. EMERY.

Deposits,	$859,352 42	
Profits,	34,746 73	
Public Funds,		$287,000 00
Loans on Real Estate,		553,927 12
Expense Account,		4,348 35
Cash on hand,		48,823 68
	$894,099 15	$894,099 15

Number of Depositors,	3,448
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$4,500 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 21.]

HORATIO MOORE, *President.* *Treasurer*, JOHN S. WILLIAMS.

Deposits,	$484,577 92	
Profits,	2,269 56	
Interest,	821 27	
Public Funds,		$70,000 00
Bank Stock,		21,185 00
Loans on Real Estate,		321,733 00
on Personal Security,		36,400 00
to Counties, Cities and Towns,		25,000 00
Cash on hand,		13,350 75
	$487,668 75	$487,668 75

Number of Depositors,	1,941
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	1,000 00

WARE SAVINGS BANK—WARE.

[July 28.]

WILLIAM HYDE, *President.* *Treasurer*, OTIS LANE.

Deposits,	$787,657 13	
Profits,	12,438 19	
Interest,	17,613 94	
Public Funds,		$361,000 00
Bank Stock,		140,000 00
Loans on Public Funds,		15,886 00
on Bank Stock,		5,950 00
on Real Estate,		153,575 00
on Personal Security,		65,350 25
to Counties, Cities and Towns,		44,800 00
Expense Account,		48 67
Cash on hand,		31,099 34
	$817,709 26	$817,709 26

Number of Depositors,	2,640
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865—1 3-5 per cent. per annum,	$17,655 52
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$25,000 00
Average annual expenses,	2,500 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 18.]

J. B. Tobey, *President.* *Treasurer*, T. R. Miles.

Deposits,	$286,616 04	
Profits,	13,123 73	
Public Funds,		$52,200 00
Bank Stock,		132,332 08
Railroad Bonds,		9,750 00
Loans on Bank Stock,		9,600 00
on Real Estate,		3,950 00
on Personal Security,		66,690 53
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		5,500 00
Expense Account,		1,415 97
Cash on hand,		8,301 19
	$299,739 77	$299,739 77

Number of Depositors,	1,066
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$20,447 00
Average annual expenses,	682 00

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 16.]

George Osborne, *President.* *Treasurer*, Francis Baker.

Deposits,	$340,805 98	
Interest,	21,747 27	
Public Funds,		$176,706 25
Bank Stock,		60,484 00
Loans on Real Estate,		65,900 00
on Personal Security,		10,300 00
to Counties, Cities and Towns,		39,750 00
to Banks, on interest,		4,000 00
Cash on hand,		5,413 00
	$362,553 25	$362,553 25

Number of Depositors,	1,722
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1864—1½ per cent. per annum,	$8,201 95
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,000 00
Average annual expenses,	600 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[September 25.]

JAMES ADAMS, *President.* *Treasurer*, GEORGE F. TUFTS.

Deposits,	$1,972,129 82	
Profit and Loss,	8,556 43	
Interest,	67,299 57	
Rents,	1,315 99	
Public Funds,		$577,000 00
Bank Stock,		72,200 00
Real Estate,		50,000 00
Loans on Real Estate,		1,003,219 00
on Personal Security,		40,900 00
to Counties, Cities and Towns,		240,255 00
Interest Accrued,		24,907 41
Expense Account,		2,979 62
Cash on hand,		37,840 78
	$2,049,301 81	$2,049,301 81

Number of Depositors,	6,558
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868—2½ per cent. per annum,	$88,098 17
No extra dividends will be made.	
Largest amount invested in the stock of any one bank,	$19,000 00
Average annual expenses,	6,298 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 14.]

H. H. STEVENS, *President.* *Treasurer*, EDWIN MAY.

Deposits,	$11,496 12	
Loans on Public Funds,		$800 00
on Real Estate,		400 00
on Personal Security,		1,300 00
to Counties, Cities and Towns,		8,000 00
Expense Account,		66 15
Cash on hand,		929 97
	$11,496 12	$11,496 12

Number of Depositors,	210

Commenced business August 10, 1868.

No extra dividends are made.

WELLFLEET SAVINGS BANK—WELLFLEET.

[August 13.]

RICHARD R. FREEMAN, *President.* *Treasurer*, SIMEON ATWOOD.

Deposits,	$73,085 62	
Profits,	850 36	
Public Funds,		$20,615 43
Bank Stock,		28,617 67
Loans on Real Estate,		3,025 00
on Personal Security,		11,625 83
to Counties, Cities and Towns,		9,400 00
Cash on hand,		652 05
	$73,935 98	$73,935 98

Number of Depositors,	409
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends are made.	
Largest amount invested in the stock of any one bank,	$5,230 50
Average annual expenses,	325 00

WEST BOSTON SAVINGS BANK—BOSTON.

[February 25.]

FRANKLIN HAVEN, *President.* *Treasurer*, JAMES H. WILDER.

Deposits,	$154,958 82	
Profits,	2,055 01	
Bank Stock,		$4,382 25
Railroad Bonds,		10,000 00
Loans on Public Funds,		21,300 00
on Real Estate,		93,000 00
on Personal Security,		2,000 00
to Banks, on interest,		22,500 35
Expense Account,		3,033 32
Cash on hand,		797 91
	$157,013 83	$157,013 83

Number of Depositors,	1,012
Commenced business June 15, 1867.	
Average annual expenses, about	$2,200 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[July 10.]

CHARLES A. JESSUP, *President.* *Treasurer*, V. W. CROWSON.

Deposits,	$252,337 39	
Profits,	17,192 83	
Suspense Account,	115 00	
Public Funds,		$125,300 00
Bank Stock,		9,000 00
Loans on Public Funds,		18,050 00
on Bank Stock,		4,000 00
on Real Estate,		48,650 00
on Personal Security,		33,000 00
to Counties, Cities and Towns,		11,000 00
Cash on hand,		20,645 22
	$269,645 22	$269,645 22

Number of Depositors,	1,214
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868—3 per cent. per annum,	$14,695 11
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,800 00
Average annual expenses,	568 00

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[September 18.]

JOHN W. LOUD, *President.* *Treasurer*, AMOS S. WHITE.

Deposits,	$404,778 02	
Profits,	24,453 78	
Public Funds,		$130,700 00
Bank Stock,		52,000 00
Railroad Bonds,		10,000 00
Loans on Bank Stock,		1,450 00
on Real Estate,		191,429 00
on Personal Security,		31,174 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		20 00
Cash on hand,		7,458 80
	$429,231 80	$429,231 80

Number of Depositors,	1,839
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1864—1 per cent. per annum,	$7,754 60
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	900 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[May 6.]

E. Murdock, Jr., *President.* *Treasurer*, C. L. Beals.

Deposits,	$163,534 33	
Profits,	4,430 77	
Public Funds,		$74,500 00
Bank Stock,		20,000 00
Railroad Bonds,		1,924 90
Loans on Real Estate,		21,180 93
on Personal Security,		28,175 00
Cash on hand,		22,184 27
	$167,965 10	$167,965 10

Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1864—1¾ per cent. per annum,	$2,779 28
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$9,000 00
Average annual expenses,	250 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 24.]

Stephen Dow, *President.* *Treasurer*, James N. Dow.

Deposits,	$118,350 79	
Profits,	6,362 63	
Public Funds,		$63,000 00
Bank Stock,		12,491 00
Loans on Public Funds,		2,500 00
on Bank Stock,		600 00
on Real Estate,		19,100 00
on Personal Security,		24,500 00
Cash on hand,		2,522 42
	$124,713 42	$124,713 42

Number of Depositors,	1,318
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866—2 per cent. per annum,	$4,042 97
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$4,070 00
Average annual expenses,	581 84

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[May 19.]

STEPHEN SALISBURY, *President.* *Treasurer*, C. A. HAMILTON.

Deposits,	$3,366,789 06	
Profits,	105,796 39	
Profit and Loss Account,	7,277 33	
Suspense Account,	2,937 17	
Pentennial Dividend,	293,021 11	
Public Funds,		$999,800 00
Bank Stock,		612,500 00
Loans on Public Funds,		54,405 00
on Bank Stock,		15,045 00
on Real Estate,		1,455,593 18
on Personal Security,		163,701 00
to Counties, Cities and Towns,		426,900 00
to Banks, on interest,		36,245 18
Expense Account,		2,827 17
Cash on hand,		8,804 53
	$3,775,821 06	$3,775,821 06

Number of Depositors,	13,581
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1863.	
Largest amount invested in the stock of any one bank,	$63,600 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[July 2.]

CHARLES L. PUTNAM, *President.* *Treasurer*, CLARENDON HARRIS.

Deposits,	$411,022 35	
Interest,	52,799 62	
Public Funds,		$122,000 00
Bank Stock,		72,800 00
Loans on Public Funds,		6,800 00
on Bank Stock,		10,000 00
on Real Estate,		79,075 00
on Personal Security,		3,000 00
to Counties, Cities and Towns,		116,500 00
Dividend Account,		37,961 30
Expense Account and Taxes,		3,014 95
Cash on hand,		12,670 72
	$463,821 97	$463,821 97

Number of Depositors,	3,601
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—3¾ per cent. per annum for two years.	
Extra dividends are usually made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,200 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

HARRISON BLISS, *President.* *Treasurer*, HENRY WOODWARD.

Deposits,	$1,317,823 96	
Profits,	30,836 18	
Public Funds,		$356,200 00
Bank Stock,		122,300 00
Loans on Public Funds,		19,975 00
on Bank Stock,		8,093 60
on Real Estate,		682,616 50
on Personal Security,		113,243 09
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		17,700 00
Expense Account,		1,779 83
Cash on hand,		16,752 12
	$1,348,660 14	$1,348,660 14

Number of Depositors,	4,275
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867—4-5 of 1 per ct. per annum,	$24,238 02
No extra dividends are to be made.	
Largest amount invested in the stock of any one bank,	$28,700 00
Average annual expenses,	4,000 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[November 13.]

MOSES WOOD, *President.* *Treasurer*, HENRY A. WILLIS.

Deposits,	$49,521 31	
Profits,	333 60	
Public Funds,		$5,456 25
Loans on Public Funds,		2,400 00
on Bank Stock,		1,000 00
on Real Estate,		21,182 39
on Personal Security,		12,550 00
Expense Account,		132 65
Cash on hand,		7,133 62
	$49,854 91	$49,854 91

Number of Depositors,	200
Commenced business in July, 1868.	

THE PAWNERS' BANK.

The following statement has been received by the Commissioner of Savings Banks, in accordance with the Act establishing the Pawners' Bank.

STATE OF THE PAWNERS' BANK,

On the fourth Saturday of October, 1868, *at* 7 *o'clock*, *P. M.*

DUE FROM THE BANK.

Capital stock called in,	$113,500 00
Unclaimed dividends,	783 50
Reserve account,	439 31
Net profits, (estimated,)	1,770 23
Notes payable,	24,856 50
Estimated expenses due, but not paid,	446 28
Total amount due from the bank,	$141,795 82

RESOURCES OF THE BANK.

Amount of outstanding loans on pledge of goods and chattels,	$111,865 95
Interest accrued on loans and not paid in, (estimated,)	11,270 84
Amount of deposits,	3,018 09
Amount of money on hand, in the bank,	1,523 50
United States treasury bonds,	10,117 44
Vault, safes, furniture, fixtures, &c.,	4,000 00
Total amount of the resources of the bank,	$141,795 82

E. B. Foster, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of Joseph S. Ropes, John Bigelow, Samuel Johnson, Jr., John Kurtz, and John J. May, a majority of the directors of the bank.

Statistics connected with the Bank.

Whole number of loans,	68,901
Number of loans in 1860,	5,228
in 1861,	7,598
in 1862,	6,563
in 1863,	6,224
in 1864,	6,813
in 1865,	9,921
in 1866,	9,665
in 1867,	9,553
Total amount of loans to date,	$1,817,012 60
paid in on loans for the same time,	1,705,146 65
Amount of interest earned on loans, since last report,	19,912 76
on loans paid since last report,	19,093 02
Interest earned on loans but not paid in,	11,270 84
Dividends declared for 1868,	8 per cent.
Estimated number of articles loaned on,	1,035,435

64 out of every 100 of the loans made are $10 and under.

50 out of every 100 of the loans the interest is less than 21 cents.

36 out of every 100 of the loans the interest is less than 11 cents.

18 out of every 100 of the loans the interest is less than 6 cents.

4 out of every 100 of the loans the interest is only 1 cent.

Average length of credit actually taken by the pledgers is three months and twenty-five days.

Six months' credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is two dollars and six cents.

Average amount loaned to each person, $32.90.

Loans made on pledge of goods and chattels only.

No loans considered doubtful.

No bills issued by the bank.

No deposit accounts.

PUBLIC STOCKS

Deposited with the Auditor of the Commonwealth by State Banks organized under general laws, as security for their circulating notes.

On the 31st day of December, 1868, the accounts and securities held were as follows :—

BANK OF THE METROPOLIS. (Charter surrendered.)

United States Bonds,	$2,000 00
Circulation,	1,958 00

SAFETY FUND BANK.

Town of Natick Bonds,	$15,000 00
Circulation,	3,714 00

HARVARD BANK.

Massachusetts Bonds,	$10,000 00
Circulation,	985 00

SAVINGS INSTITUTIONS.

9

The Commissioner of Savings Banks has also the honor to submit the following Abstract of the Annual Returns of Savings Institutions in the Commonwealth, exhibiting their condition on Saturday, the thirty-first day of October, 1868, in answer to the requisition of His Excellency the Governor.

ABSTRACT

OF THE

ANNUAL RETURNS

OF THE

SAVINGS INSTITUTIONS.

1868.

	BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Franklin Savings Bank.	Provident Institution for Savings.
Number of Depositors,	48,455	6,853	1,400	5,692	31,790
Amount of Deposits,	$7,273,667 97	$333,212 25	$406,388 70	$1,847,098 37	$9,518,836 95
Number of Deposits during year preceding,	52,990	6,911	2,200	9,626	24,839
Amount of the same,	$3,332,457 75	$226,135 94	$224,638 00	$1,242,908 23	$1,916,420 00
Number of Deposits received during the year, of and exceeding $300 at one time,	1,984	137	169	1,183	1,150
Amount of the same,	$1,049,159 00	$69,526 67	$82,911 00	$641,349 85	$508,023 00
Number of withdrawals during the year,	33,954	2,413	1,045	3,688	17,565
Amount of the same,	$2,355,475 95	$158,942 65	$101,869 00	$418,849 20	$1,753,241 57
Number of accounts opened during the year,	8,892	1,298	600	2,929	4,727
Number of accounts closed during the year,	4,932	809	260	872	4,689
Amount of surplus on hand,	$398,010 19	$3,341 14	$27,731 00	$19,433 36	– –
Public Funds,	2,564,900 00	71,000 00	115,000 00	537,000 00	1,689,625 09
Loans on public funds,	54,000 00	28,900 00	16,025 00	– –	201,500 00
Bank Stock,	334,887 50	11,591 25	50,047 70	96,291 71	1,126,600 00
Loans on bank stock,	– –	35,000 00	10,000 00	7,600 00	14,900 00
Deposits in banks, bearing interest,	337,346 27	3,650 15	11,272 00	74,479 74	– –
Railroad Bonds,	100,000 00	10,000 00	– –	10,000 00	321,250 00
Loans on railroad stock,	– –	4,700 00	– –	– –	1,100 00

Invested in real estate,	$102,534 73	$27,467 60	– –	– –	$50,000 00
Loans on mortgage of real estate,	3,478,700 00	118,560 00	$204,527 26	$1,112,003 00	2,084,650 00
Loans to county or town,	342,900 00	– –	8,850 00	– –	856,300 00
Loans on personal security,	316,000 00	24,000 00	18,675 00	40,000 00	2,975,000 00
Cash on hand,	15,477 23	2,257 63	12,413 75	548 22	344,169 12
Rate and amount of ordinary Dividends for last year,	5 per cent., $298,096 65	5 per cent., $12,346 35	5 per cent., $13,283 11	6 per cent., $67,675 12	5 per cent., $426,426 45
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	– –	7 per cent.	9 per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution,	$30,606 04	$4,361 27	$1,750 00	$4,600 00	$37,448 47

Boston Five Cents Savings Bank.—Public Funds—United States scrip, $1,662,000; City of Cambridge, 40,000; Chelsea, 88,400; Boston, 29,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; State of Maine, 193,500; Vermont, 50,000: Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 150,000; City of Roxbury, 60,000.

Loan on Public Funds—United States scrip, $54,000.

Bank Stock owned *—Blackstone, $43,300; Commerce, 21,500; Second National, 7,500; Boston, 15,287.50; Tremont, 34,500; Rockland, 20,000; Washington, 15,000; Maverick, 10,500; Webster, 12,500; Howard, 15,000; Hide and Leather, 25,000; Shawmut, 10,000; Merchants', 7,700; Suffolk, 22,100; First National, 25,000; Revere, 20,000; Continental, 10,000; Third National, Springfield, 10,000; Republic, 10,000.

Deposits in Banks bearing interest—Bank of Mutual Redemption, $233,522.55; Rockland Bank, 103,823.72.

Railroad Bonds—Old Colony and Newport, $100,000.

* In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the titles of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.

Boston Penny Savings Bank.—Public Funds—United States scrip, $71,000.

Bank Stock owned—Everett, $11,000.

Loans on Bank Stock—On 75 shares Bank of the Republic, $8,500; 28 Mechanics', 2,800; 127 Everett, 12,700; 30 Hide and Leather, 3,000; 80 Marlborough, 8,000.

Deposits in Banks bearing interest—Hide and Leather, $3,650.15.

Railroad Bonds—Old Colony and Newport, $10,000.

East Boston Savings Bank.—Public Funds—United States scrip, $115,000.

Loan on Public Funds—United States scrip, $16,025.

Bank Stock owned—Merchants', $2,071.87; Webster, 3,000; Boston, 2,500; Maverick, 10,000; Howard, 4,565; Traders', 2,027.50; North, 3,650; Eagle, 2,733.33; Second National, 2,375; Exchange, 230; North America, 6,600; Commerce, 5,145; Republic, 5,150.

Loans on Bank Stock—On Shoe and Leather, $10,000.

Deposits in Banks bearing interest—Hide and Leather, $11,272.

Franklin Savings Bank.—Public Funds—United States scrip, $445,000; Massachusetts scrip, 30,000; City of Boston, 62,000.

Bank Stock owned—Continental, $49,417.75; Webster, 2,905.75; Revere, 13,519.88; New England, 4,170; Atlas, 3,727; Second National, Boston, 3,484.33; North, 14,067; Third National, Springfield, 5,000.

Deposit in Bank bearing interest—Continental, $74,479 74.

Loans on Bank Stock—On 65 shares Continental and $1,100 United States Bonds, $7,600.

Railroad Bonds—Old Colony and Newport, $10,000.

Provident Institution for Savings.—Public Funds—United States scrip, $1,088,125.09; Massachusetts, 259,500; Rhode Island, 265,000; Maine, 77,000.

Loans on Public Funds—United States securities, $191,200; Boston, 9,000; Maine, 1,300.

Bank Stock owned—Atlantic, $21,500; Atlas, 45,000; Boston, 35,000; City, 31,500; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 20,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 40,000; Tremont, 90,000; Union, 31,200; Washington, 33,700; Webster, 188,100; Continental, 66,800.

Loans on Bank Stock—100 shares Tremont, $9,000; 50 shares Dedham, 4,500; 10 shares Atlas and ten shares Boston, 1,400.

Railroad Bonds—Old Colony and Newport, $225,250; Eastern, 96,000.

Loans on Railroad Stock—15 shares Fitchburg, $1,100.

	BOSTON.				
	South Boston Savings Bank.	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Mercantile Savings Institution.
Number of Depositors,	1,441	14,082	3,624	1,668	2,621
Amount of Deposits,	$137,263 44	$4,831,144 10	$1,085,897 24	$320,322 30	$740,103 05*
Number of Deposits during year preceding,	5,076	11,283	6,702	4,361	6,731
Amount of the same,	$128,731 42	$1,104,920 00	$684,385 59	$350,535 64	$986,646 52
Number of Deposits received during the year, of and exceeding $300 at one time,	76	934	539	288	972
Amount of the same,	$40,360 79	$500,740 00	$317,365 00	$161,531 00	$610,694 53
Number of withdrawals during the year,	1,383	8,417	3,486	1,572	4,053
Amount of the same,	$91,581 78	$1,176,980 94	$387,712 90	$120,431 72	$617,213 44
Number of accounts opened during the year,	607	2,845	1,513	1,382	2,105
Number of accounts closed during the year,	333	2,568	935	369	1,024
Amount of surplus on hand,	$1,889 04	$196,564 25	$30,634 48	– –	$11,203 40
Public Funds,	55,700 00	1,536,600 00	337,000 00	– –	188,350 00
Loans on public funds,	– –	50,000 00	– –	$21,800 00	– –
Bank Stock,	– –	393,525 00	– –	39,162 25	1,800 00
Loans on bank stock,	– –	10,000 00	– –	– –	– –
Deposits in banks, bearing interest,	– –	– –	33,860 26	11,501 19	17,775 00
Railroad Bonds,	– –	246,000 00	– –	10,000 00	6,000 00
Loans on railroad stock,	– –	250,000 00	– –	– –	– –

Invested in real estate,	– –	$100,000 00	– –	–	$12,035 84
Loans on mortgage of real estate,	$79,602 00	1,297,350 00	$744,680 94	$225,000 00	683,776 47
Loans to county or town,	– –	– –	– –	– –	– –
Loans on personal security,	– –	1,045,000 00	– –	17,000 00	36,706 21
Cash on hand,	3,769 43	83,410 87	702 24	3,547 32	19,401 92
Rate and amount of ordinary Dividends for last year,	6 per cent., $5,005 74	4½ per cent., $194,739 12	6 per cent., $49,552 48	6 per cent., $10,103 83	5½ per cent., $22,157 70
Average annual per cent. of Dividends ending at time of and including last extra,	– –	8 per cent.	– –	– –	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	$900 00	$22,582 69	$4,900 00	$3,000 00	$14,326 69

South Boston Savings Bank.—Public Funds—United States scrip, $55,700.

Suffolk Savings Bank.—Public Funds—United States scrip $983,500; Massachusetts, 165,100; New Hampshire, 10,000; Rhode Island, 110,000; Boston, 118,000; Portland, 100,000; Salem, 50,000.

Loans on Public Funds—On $60,000 United States Bonds, $50,000.

Bank Stock owned—Market, $15,000; Atlas, 41,600; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Revere, 20,000; Bay State, 13,125; Shawmut, 10,000; City, 15,000; Bank of Commerce, 20,000; Hide and Leather, 10,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36.100.

Loans on Bank Stock—On 100 shares Third National, Springfield, $10,000.

Railroad Bonds—Eastern, $116,000; Old Colony and Newport, 130,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington and Baltimore, $50,000; 500 shares preferred stock of Cedar Rapids, and $55,000 Cedar Rapids Bonds, 100,000; 1,000 shares Chicago, Iowa and Nebraska, 100,000.

Union Institution for Savings.—Public Funds—United States scrip, $337,000.

Deposit in Bank bearing interest—Commerce, $33,860.26.

West Boston Savings Bank.—Loans on Public Funds—On United States scrip, $21,800.

Bank Stock owned—Merchants', $11,757.25; Commerce, 8,506.50; Webster, 7,136.50; Redemption, 6,050; Eagle, 5,712.

Deposits in Bank bearing interest—Merchants', $11,501.19.

Railroad Bonds—Old Colony and Newport, $10,000.

Mercantile Savings Institution.—Public Funds—United States scrip, $82,050; Maine, 1,000; New Hampshire, 2,000; City of Boston, 15,000; Portland, 40,000; Augusta, 10,600; Bath, 19,700; Gardiner, 4,000; Hallowell, 1,000; County of Sagadahoc, Maine, 11,000; Pittsfield, 2,000.

Bank Stock owned—13 shares Tremont, $1,300; 5 Republic, 500.

Deposits in Bank bearing interest—Boston, $17,775.42.

Railroad Bonds—Old Colony and Newport, $6,000.

* Capital Stock, $205,558.24; number of stockholders, 311; dividend to stockholders, about 8 per cent. per annum.

	BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Institution for Savings in Roxbury and its vicinity.	Eliot Five Cents Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.	Beverly Savings Bank.
Number of Depositors,	4,216	1,967	2,579	1,898	567
Amount of Deposits,	$1,235,105 63	$247,011 41	$339,934 37	$543,264 69	$86,425 64
Number of Deposits during year preceding,	6,965	3,144	3,582	4,695	764
Amount of the same,	$438,190 69	$156,515 18	$155,756 65	$168,455 67	$70,015 22
Number of Deposits received during the year, of and exceeding $300 at one time,	267	116	64	94	63
Amount of the same,	$142,232 00	$65,301 12	$39,207 32	$56,648 00	$18,777 28
Number of withdrawals during the year,	3,719	1,538	1,537	686	111
Amount of the same,	$324,686 43	$104,132 89	$88,966 47	$89,435 43	$10,587 28
Number of accounts opened during the year,	1,093	632	615	345	373
Number of accounts closed during the year,	865	435	481	247	30
Amount of surplus on hand,	$71,803 40	$14,167 13	$15,274 95	$18,970 42	– –
Public Funds,	384,363 65	64,000 00	54,000 00	280,000 00	– –
Loans on public funds,	98,700 00	14,500 00	– –	7,350 00	$14,855 00
Bank Stock,	172,696 97	51,700 00	24,454 60	70,500 00	5,670 50
Loans on bank stock,	5,290 00	3,000 00	– –	– –	5,500 00
Deposits in banks, bearing interest,	– –	– –	– –	3,000 00	– –
Railroad Bonds,	– –	10,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$315,832 87	$81,566 67	$200,951 64	$110,725 00	$39,050 00
Loans to county or town,	85,000 00	– –	83,000 00	77,000 00	5,000 00
Loans on personal security,	142,441 19	35,000 00	– –	10,197 00	750 00
Cash on hand,	30,780 95	110 46	2,523 08	3,463 11	15,029 78
Rate and amount of ordinary Dividends for last year,	5 per cent., $49,760 69	4 per cent., $7,301 74	5 per cent., $14,062 78	8 per cent., $36,725 45	6 per cent., $2,625 02
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	7 per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 3 years.
Annual Expenses of the institution,	$3,000 00	$1,300 00	$1,500 00	$900 00	$129 25

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States scrip, $206,623.65; Maine, 6,000; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 154,000.

Loans on Public Funds—On United States Bonds, $98,700.

Bank Stock owned—Market, $2,500; Washington, 31,494; North, 25,680.47; Atlas, 4,000; Commerce, 2,000; Atlantic, 5,000; First National, Boston, 40,272.50; Revere, 10,000; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, Boston, 3,400; Hide and Leather, 9,300.

Loans on Bank Stock—15 shares Exchange, $1,350; 20 Mechanics', 2,140; 5 People's, 450; 20 First National, Danvers, 1,350.

Eliot Five Cents Savings Bank—Public Funds—United States scrip, $55,000; Maine, 1,000; Vermont, 3,000; Portland, 5,000.

Bank Stock owned—Commerce, $1,700; Shawmut, 3,200; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Atlas, 4,700; Eliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Howard, 1,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Continental, 5,000.

Loans on Bank Stock—On 25 shares Mechanics', $2,000; 9 Mt. Vernon, 1,000.

Railroad Bonds—Old Colony and Newport, $10,000.

Chelsea Savings Bank.—Public Funds—United States scrip, $43,000; Massachusetts, 11,000.

Bank Stock owned—First National, Chelsea, $5,870; North, 1,114.50; Howard, 1,925; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Atlas, 3,010; Suffolk, 1,450; Eagle, 3,115.75.

Andover Savings Bank.—Public Funds—United States scrip, $245,000; New Hampshire, 20,000; Maine, 15,000.

Loan on Public Funds—United States Bonds, $7,350.

Bank Stock owned—Blackstone, $8,000; Webster, 5,000; Merchants', 2,500; Revere, 15,000; First National, 2,500; Republic, 15,000; Bay State, 7,500; Andover, 15,000.

Loans to Banks on interest—Andover, $3,000.

Beverly Savings Bank—Loans on Public Funds—United States Bonds, $14,855.

Bank Stock owned—State, $1,040.25; Market, 1,080.25; Traders', 2,999; Beverly, 551.

Loans on Bank Stock—On Rockland, $4,300; Beverly, 1,000; Salem, 200.

	DANVERS.	GLOUCESTER.	HAVERHILL.	LAWRENCE.	
	Danvers Savings Bank.	Cape Ann Savings Bank.	Haverhill Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.
Number of Depositors,	1,963	1,736	5,875	4,821	481
Amount of Deposits,	$440,838 62	$361,136 96	$1,512,036 76	$1,221,312 44	$47,922 55
Number of Deposits during year preceding,	1,023	958	3,889	6,831	737
Amount of the same,	$78,211 50	$121,551 00	$328,968 00	$519,618 89	$57,312 13
Number of Deposits received during the year, of and exceeding $300 at one time,	67	87	197	392	52
Amount of the same,	$30,820 00	$43,146 00	$112,311 00	$162,327 20	$29,865 00
Number of withdrawals during the year,	655	1,030	1,694	2,772	100
Amount of the same,	$57,640 55	$106,618 39	$160,211 67	$351,306 62	$9,389 58
Number of accounts opened during the year,	287	511	1,127	1,782	530
Number of accounts closed during the year,	199	348	548	1,152	49
Amount of surplus on hand,	$17,660 98	$21,445 07	$67,328 68	$22,935 23	$164 15
Public Funds,	270,200 00	130,000 00	713,500 00	548,500 00	6,471 37
Loans on public funds,	1,000 00	– –	6,400 00	17,150 00	1,000 00
Bank Stock,	78,300 00	83,745 66	269,600 00	151,250 00	3,499 00
Loans on bank stock,	585 00	– –	6,400 00	5,750 00	– –
Deposits in banks, bearing interest,	21,221 70	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$78,700 00	$72,935 00	$519,750 00	$222,733 61	$24,912 00
Loans to county or town,	– –	89,500 00	6,000 00	107,000 00	– –
Loans on personal security,	8,492 90	1,000 00	16,700 00	146,042 00	6,600 00
Cash on hand,	– –	5,387 37	41,015 44	45,862 31	5,006 51
Rate and amount of ordinary Dividends for last year,	6 per cent., $23,680 84	5 per cent., $15,543 39	6 per cent., $77,529 61	6 per cent., $58,585 06	– –* – –
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{6}{10}$ per cent.	$7\frac{3}{5}$ per cent.	$6\frac{1}{2}$ per cent.	$10\frac{1}{25}$ per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	– –
Annual Expenses of the institution,	$1,000 00	$1,394 39	$2,328 00	$2,328 74	$597 82

Danvers Savings Bank.—Public Funds—United States scrip, $252,200; City of Portland, 16,000; New Hampshire, 2,000.

Loans on Public Funds—United States scrip, $1,000.

Bank Stock owned—Revere, $10,000; Howard, 5,100; Commerce, 8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 11,100; Traders', 2,800; Redemption, 3,000.

Loan on Bank Stock—On First National, Danvers, $585.

Deposits in Bank bearing interest.—First National, Danvers, $21,221.70.

Cape Ann Savings Bank.—Public Funds—United States scrip, $130,000.

Bank Stock owned—Gloucester, $10,698.50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185 70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511.25; Atlas, 1,248; Webster, 512 50; Republic, 5,020; Rockport, 5,706; Shawmut, 3,972.88; Blackstone, 6,706.25; Globe, 1,100; Freeman's, 1,720; Howard, 2,300; Boston, 3,560.50; Atlantic, 4,260; Eagle, 2,760.17; Cape Ann, 7,042.50; Mutual Redemption, 5,150.

Haverhill Savings Bank.—Public Funds—United States scrip, $618,000; Town of Haverhill Bonds, 28,500; Maine, 10,000; Cambridge, 35,000; Charlestown, 10,000; Portland, 12,000.

Loan on Public Funds—Town of Haverhill Bonds, $800; United States scrip, 5,600.

Bank Stock owned—Haverhill, $24,000; Merrimack, 22,900; Essex, 16,700; First National, 7,000; Andover, 3,200; Bay State, 1,500; Malden, 10,000; North America, 26,700; Republic, 15,000; Exchange, 14,000; Blackstone, 13,300; North, 11,600; Howard, 11,200; Atlas, 10,000; Maverick, 10 000; Shawmut, 10,000; Traders', 10,000; Webster, 10,000; Faneuil Hall, 8,000; First National, Boston, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 800; State, 700; Boston, 20,000.

Loans on Bank Stock—On Mechanics', Boston, $4,500; Faneuil Hall, 900; Essex, 800; Haverhill, 200.

Essex Savings Bank.—Public Funds—United States scrip, $484,500; Massachusetts, 50,000; Maine, 10,000; New Hampshire, 4,000.

Loans on Public Funds—United States scrip, $17,150.

Bank Stock owned—Merchants', $15,000; Webster, 15,000; Howard, 12,000; Maverick, 3,100; North America, 10,000; Commerce, 10,000; Union, 1,000; Revere, 15,000; Shawmut, 2,000; Bay State, 19,500; Atlas, 6,500; Tremont, 10,000; Massachusetts, 1,250; Republic, 15,000; Suffolk, 9,000; Hide and Leather, 5,000; Eliot, 700; State, 1,200.

Loans on Bank Stock—Bay State, $2,150; Pemberton, 3,600.

Lawrence Savings Bank.—Public Funds—United States scrip, $6,471.37.

Bank Stock owned—Webster, $2,215; North America, 1,284.

* Commenced business May 14, 1868.

	LYNN.		NEWBURYPORT.		PEABODY.
	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.
Number of Depositors,	2,791	3,785	7,741	2,882	1,672
Amount of Deposits,	$603,879 19	$471,415 00	$2,583,170 14	$425,523 75	$346,714 92
Number of Deposits during year preceding,	2,658	4,215	4,411	1,906	1,401
Amount of the same,	$195,597 00	$218,212 56	$442,901 09	$119,809 17	$93,773 86
Number of Deposits received during the year, of and exceeding $300 at one time,	136	146	339	99	79
Amount of the same,	$69,207 00	$74,263 63	$169,464 36	$51,003 52	$37,311 78
Number of withdrawals during the year,	1,508	1,714	3,943	830	549
Amount of the same,	$125,937 84	$137,250 55	$345,178 39	$70,863 48	$55,165 81
Number of accounts opened during the year,	709	1,048	1,037	466	342
Number of accounts closed during the year,	461	479	748	278	184
Amount of surplus on hand,	$40,877 80	$10,345 55	$31,981 95	$2,768 93	$11,945 28
Public Funds,	95,000 00	128,975 54	928,994 25	131,830 00	180,706 25
Loans on public funds,	2,600 00	5,200 00	27,350 00	16,600 00	- -
Bank Stock,	46,500 00	84,096 03	788,600 00	79,292 00	60,484 00
Loans on bank stock,	6,250 00	4,750 00	3,500 00	3,400 00	- -
Deposits in banks, bearing interest,	37,900 00	1,786 38	39,896 74	4,636 63	- -
Railroad Bonds,	- -	10,000 00	24,700 00	16,437 00	- -
Loans on railroad stock,	- -	- -	- -	- -	- -

Invested in real estate,	- -	$20,004 71	$25,000 00	- -	- -
Loans on mortgage of real estate,	$312,118 00	218,505 67	397,000 26	$88,860 00	$66,100 00
Loans to county or town,	123,700 00	- -	285,930 00	43,610 00	39,750 00
Loans on personal security,	18,990 00	7,010 84	65,333 96	44,970 00	10,300 00
Cash on hand,	1,697 99	1,431 38	680 36	114 13	11,867 36
Rate and amount of ordinary Dividends for last year,	6 per cent., $29,224 77	6½ per cent., $22,042 99	7 per cent., $162,227 85	6½ per cent., $23,530 87	6 per cent., $16,833 01
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	- -	8 per cent.	8 per cent.	6½ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	- -	Every 5 years.
Annual Expenses of the institution,	$1,984 88	$1,400 00	$4,700 00	$1,200 00	$600 00

Lynn Institution for Savings.—Public Funds—United States scrip, $60,000; Massachusetts, 35,000.

Loans on Public Funds—United States Bonds, $2,600.

Bank Stock owned—First National, Lynn, $10,000; City, Lynn, 5,000; Central, 5,000; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Suffolk, 7,500; Shoe and Leather, 2,000; Exchange, Boston, 2,000.

Loans on Bank Stock—On 30 shares City, Lynn, $2,450; 18 First National, Lynn, 1,600; 15 Central, 1,300; 10 Exchange, 900.

Deposits in Banks bearing interest—First National, Lynn, $37,900.

Lynn Five Cents Savings Bank.—Public Funds—United States scrip, $101,475.54; Maine, 8 500; Lynn, 10,000; Saugus, 9,000.

Loans on Public Funds—On $2.000 Lynn Bonds, $1,700; United States Bonds, 3,500.

Bank Stock owned—Central, $1,000; Hide and Leather, 1,000; Revere, 4,000; Shoe and Leather, 1,500; City, Lynn, 7,500; First National, Boston, 15,945.52; North, 11,271.38; Globe, 6,544; Freeman's, 1,186; Exchange, 27,619.50; Redemption, 6,055.30; 50 Rights to new Stock in Continental, 474 33.

Loans on Bank Stock—On 50 shares City, Lynn, $4,400; 1 First National, 350.

Loans to Banks on interest—City, Lynn, $1,786.38.

Railroad Bonds—Old Colony and Newport, $10,000.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States scrip, $758,806.75; Massachusetts, 25,725; Maine, 112,962.50; Connecticut, 9,000; Rhode Island, 22,500.

Loan on United States Bonds, $27,350.

Bank Stock owned—Atlantic, $12,200; Blackstone, 3,100; City, 10,800; Columbian, 25,000; Commerce, 29.400; Exchange, 11,000; Faneuil Hall, 26,400; Freeman's, 14.850; Globe, 9,130; Second National, 34.500; Hamilton, 15,000; Hide and Leather, 10,500; Howard, 20,000; Market, 50,800; Massachusetts, 9,075; Merchants', 15,750; New England, 10,500; North America, 6,000; Revere, 22,000; First National, 11,000; Shawmut, 15,000; Shoe and Leather, 46,000; State, 7,210; Suffolk, 23,625; Tremont, 45,000; Union, 22,880; Washington, 37,065; Webster, 20,000; Mechanics', Newburyport, 21,500; Merchants', 24.520; Ocean, 5,775; Gloucester, 6,000; Atlas, 50,000; Old Boston, 12,000; Boston, 2,800; Eagle, 29,020; Eliot, 7,400; Maverick, 18,400; North, 20,200; Traders', 27,200.

Loan on Bank Stock—7 shares Mechanics' National, Newburyport, $200; First National, 3,300.

Deposit in Bank bearing interest—First National, Newburyport, $39,896.74.

Railroad Bonds—Old Colony and Newport, $24,700.

Newburyport Five Cents Savings Bank.—Public Funds—United States scrip, $113,830; Maine, 10,000; New Hampshire, 3,000; Rhode Island, 5,000.

Loans on Public Funds—United States scrip, $3,800.

Bank Stock owned—Mechanics', $7,500; Boylston, 600; City, 8.425; Continental, 4,200; Eliot, 3,300; Exchange, 500; Hamilton, 700; Hide and Leather, 1,500; Howard, 1.000; Maverick, 4,000; North America, 1,000; New England, 700; Republic, 1,500; Suffolk, 1,200; Shawmut, 500; Tremont, 3.300; Third National, 3,700; Atlas, 4,121; Blackstone, 2,678; Boston, 500; Columbian, 1,482; Commerce, 2,652; Eagle, 7,714; Revere, 3,287; Union, 2,553; Webster, 5,700; Merchants', Newburyport, 80; Atlantic, 800.

Deposit in Bank bearing interest—First National, Newburyport, $4,636 63.

Railroad Bonds—Old Colony and Newport, $9,769; Eastern, 6,668.

Warren Five Cents Savings Bank.—Public Funds—United States scrip, $176,706.25; Massachusetts, 4,000.

Bank Stock owned—Warren, $1.600; Howard, 1.689; Exchange, 8.000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Hide and Leather, 6.250; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Atlas, 11,000; Revere, 3,000; Eliot, 5,500; Blackstone, 4,500; Washington, 500; Tremont, 2,700.

	ROCKPORT.	SALEM.		SALISBURY.	ARLINGTON.
	Rockport Savings Bank.	Salem Savings Bank.	Salem Five Cents Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.	Arlington Five Cents Savings Bank.
Number of Depositors,	720	12,633	3,448	3,027	1,051
Amount of Deposits,	$108,912 30	$3,537,457 00	$588,668 73	$719,656 67	$194,741 62
Number of Deposits during year preceding,	468	9,272	1,589	2,384	1,517
Amount of the same,	$38,144 39	$678,316 00	$179,473 86	$158,119 73	$85,780 54
Number of Deposits received during the year, of and exceeding $300 at one time,	17	467	89	118	66
Amount of the same,	$7,738 85	$226,392 00	$53,673 49	$48,701 00	$40,377 89
Number of withdrawals during the year,	286	6,837	1,119	1,652	436
Amount of the same,	$24,638 17	$599,296 49	$94,823 35	$99,886 28	$55,093 98
Number of accounts opened during the year,	192	1,952	567	613	220
Number of accounts closed during the year,	94	1,296	320	458	145
Amount of surplus on hand,	$212 99	$28,789 45	$21,215 42	$8,340 45	$7,856 65
Public Funds,	19,000 00	1,740,400 00	264,293 12	350,000 00	50,000 00
Loans on public funds,	– –	27,400 00	15,000 00	1,500 00	– –
Bank Stock,	27,350 00	277,690 00	34,580 00	113,025 00	– –
Loans on bank stock,	1,040 00	20,000 00	2,500 00	– –	– –
Deposits in banks, bearing interest,	– –	53,688 07	20,265 00	6,000 00	1,547 61
Railroad Bonds,	– –	25,000 00	9,600 00	– –	– –
Loans on railroad stock,	– –	8,000 00	– –	– –	– –

Invested in real estate,	– –	– –	– –	$2,500 00	– –
Loans on mortgage of real estate,	$49,904 26	$448,320 00	$145,625 00	93,100 00	$147,230 00
Loans to county or town,	– –	665,000 00	60,962 50	78,000 00	1,000 00
Loans on personal security,	12,224 60	291,690 00	55,983 10	84,250 00	1,650 00
Cash on hand,	2,325 06	9,038 38	1,074 68	6,369 75	1,170 66
Rate and amount of ordinary Dividends for last year,	6 per cent., $5,046 25	5 per cent., $149,818 96	6 per cent., $29,273 48	6½ per cent., $41,437 57	5 per cent., $7,662 81
Average annual per cent. of Dividends ending at time of and including last extra,	9⅕ per cent.	8 per cent.	– –	8 per cent.	7½ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$600 00	$6,000 00	$2,400 00	$1,215 68	$500 00

Rockport Savings Bank.—Public Funds—United States scrip, $19,000.

Bank Stock owned—Howard, $2,000; Tremont, 1,600; Boston, 1,500; Hide and Leather, 1,000; Webster, 1,500; Revere, 1,000; Commerce, 1,500; Second National, Boston, 600; First National, Gloucester, 500; First National, Danvers, 750; Blackstone, 2,300; North America, 1,000; Republic, 3,400; Rockport, 3,800; Gloucester, 800; Cape Ann, 4,100.

Loans on Bank Stock—Rockport, $680; Gloucester, 360.

Salem Savings Bank.—Public Funds—United States scrip, $1,594,400; Maine, 22,000; New Hampshire, 11,000; Vermont, 25,000; Massachusetts, 30,000; Rhode Island, 28,000; Connecticut, 30,000.

Loan on Public Funds—United States Bonds, $27,400.

Bank Stock owned—Asiatic, Salem, $10.440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants', 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Hide and Leather, 15,000; Revere, 30,000; First National, Boston, 20,000; North, 23,300.

Loans on Bank Stock—Marblehead, $5,000; Central, Lynn, 10,000; Asiatic, 1,000; Salem, 2,000; Exchange, 2,000.

Deposit in Bank bearing interest—Merchants', Salem, $53,688.07.

Railroad Bonds, $25,000.

Loans on Railroad Stock—10 shares Boston and Lowell, 3 Boston and Albany, 2 Northern, $8,000.

Salem Five Cents Savings Bank—Public Funds—United States scrip, $220,172.87; Massachusetts, 10,000; Connecticut, 10,262.50; Rhode Island, 15,116.50; Portland, 8,741.25.

Loans on Public Funds—United States scrip and City of Salem bonds, $15,000.

Bank Stock owned—Blackstone, $1,145 50; City, 436; First National, Boston, 2,500; Merchants', 1,092.50; North, 3,170; North America, 591.25; Revere, 2,000; Second National, Boston, 1,517.25; Webster, 2,082.50; Asiatic, 561; Mercantile, 1,176; Naumkeag, 4,571.50; Salem, 9,105.50; Exchange, 4,631.75.

Loans on Bank Stock—5 shares Naumkeag, $500; 10 shares Exchange, 1,000; 10 shares Eagle, 1,000.

Deposits in Banks bearing interest—Naumkeag, $10,565; First National, Salem, 9,700.

Railroad Bonds—Eastern, $9,600.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States scrip, $175,000; Massachusetts, 50,000; Maine, 15,000; New Hampshire, 15,000; Rhode Island, 5,000; Vermont, 5,000; Chelsea, 25,000; Boston, 15,000; Roxbury, 5,000; Charlestown, 20,000; Cambridge, 10,000; Portland, 10,000.

Loan on United States scrip, $1,500.

Bank Stock owned—Eliot, $4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Hide and Leather, 5,000; Columbian, 3,500; Union, 2,500, Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 3,000; Eagle, 3,500; Merchants', Boston, 3,500; Second National, Boston, 1,200; Shawmut, 3,700; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Blackstone, Boston, 4,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Revere, 5,000; Republic, 2,000; Atlas, 5,000; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000.

Deposit in Bank bearing interest—Powow River, $6,000.

Arlington Five Cents Savings Bank.—Public Funds—United States scrip, $50,000.

Deposit in Bank bearing interest—Hide and Leather, $1,547.61.

	BRIGHTON.	CAMBRIDGE.			CHARLESTOWN.
	Brighton Five Cents Savings Bank.	Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.	Warren Institution for Savings.
Number of Depositors,	459	2,520	1,918	3,000	6,620
Amount of Deposits,	$57,472 98	$658,136 08	$464,541 99	$359,709 83	$1,973,197 14
Number of Deposits during year preceding,	638	2,518	2,958	3,232	6,397
Amount of the same,	$34,193 31	$173,372 54	$231,940 18	$149,409 92	$552,517 00
Number of Deposits received during the year, of and exceeding $300 at one time,	20	111	193	91	347
Amount of the same,	$7,703 00	$56,747 66	$103,357 18	$44,572 89	$219,334 00
Number of withdrawals during the year,	246	1,448	1,207	1,489	4,300
Amount of the same,	$22,349 67	$134,529 64	$102,078 07	$96,601 63	$451,123 66
Number of accounts opened during the year,	160	565	812	706	1,462
Number of accounts closed during the year,	86	429	291	– –	1,059
Amount of surplus on hand,	$708 08	$24,304 72	$7,057 94	$15,958 63	$97,267 42
Public Funds,	25,255 63	148,151 71	94,000 00	113,100 00	577,000 00
Loans on public funds,	– –	4,100 00	12,550 00	– –	1,500 00
Bank Stock,	7,554 25	2,526 00	17,095 33	31,868 47	72,200 00
Loans on bank stock,	4,080 00	– –	3,000 00	– –	400 00
Deposits in banks, bearing interest,	– –	– –	20,000 00	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	10,000 00

Invested in real estate,	– –	– –	– –	– –	$50,000 00
Loans on mortgage of real estate,	$20,050 00	$489,843 00	$269,800 00	$210,775 00	1,127,881 00
Loans to county or town,	– –	– –	4,500 00	10,000 00	265,255 00
Loans on personal security,	1,000 00	31,380 00	47,000 00	– –	29,000 00
Cash on hand,	204 86	6,440 09	3,654 60	9,924 99	5,430 66
Rate and amount of ordinary Dividends for last year,	5 per cent, $1,832 38	$5\frac{1}{2}$ per cent., $31,237 87	6 per cent., $17,813 64	4 per cent., $11,590 80	5 per cent., $78,702 89
Average annual per cent. of Dividends ending at time of and including last extra,	$10\frac{29}{100}$ per cent.	$7\frac{1}{8}$ per cent.	$7\frac{7}{10}$ per cent.	8 per cent.	$7\frac{1}{6}$ per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	Every 3 years.	No extra.
Annual Expenses of the institution,	$400 00	$1,600 00	$825 00	$650 00	$6,298 39

Brighton Five Cents Savings Bank.—Public Funds—United States scrip, $25,255.63.
Bank Stock owned—Webster, $400; Suffolk, 300; City, Boston, 500; Shawmut, 300; Commerce, 300; Bank of Brighton, 1,604; First National, Boston, 4,150.25.
Loans on Bank Stock—On 44 shares Bank of Brighton, $4,080.

Cambridge Savings Bank.—Public Funds—United States scrip, $148,151.71.
Loans on Public Funds—United States scrip, $4,100.
Bank Stock owned—Charles River, $2,526.

Cambridgeport Savings Bank.—Public Funds—United States scrip, $94,000.
Bank Stock owned—Cambridgeport, $4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.
Loan on Bank Stock—20 shares Cambridgeport, $2,000; 14 shares Abington, 1,000.
Deposit in Bank bearing interest—Cambridgeport, $20,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States scrip, $103,100; City of Cambridge, 10,000.
Bank Stock owned—Howard, $4,610; Merchants', 1,050; Newton, 1,040; Bunker Hill, 1,164; Charles River, 2,428.75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Blackstone, 3,793.64; Boston, 1,020; Revere, 2,533.75; Webster, 1,552.50; Faneuil Hall, 2,090; Commerce, 2,072.50; Republic, 2,320.63.

Warren Institution for Savings.—Public Funds—United States scrip, $577,000.
Bank Stock owned—Bunker Hill, $19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; State, 2,000; Hide and Leather, 10,000; Massachusetts, 5,500; Traders', 9,500; Third National, 5,000; Maverick, 4,000.
Loans on Bank Stock—Bunker Hill, $400.

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	HOPKINTON.	LOWELL.
	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.	Framingham Savings Bank.	Hopkinton Savings Bank.	City Institution for Savings.
Number of Depositors,	4,768	2,919	1,951	189	7,012
Amount of Deposits,	$874,186 40	$720,659 87	$445,569 22	$24,470 72	$2,284,575 48
Number of Deposits during year preceding,	4,656	647	947	233	6,162
Amount of the same,	$351,625 29	$87,020 97	$111,164 27	$20,836 32	$748,833 62
Number of Deposits received during the year, of and exceeding $300 at one time,	– –	53	98	7	440
Amount of the same,	– –	$26,431 03	$50,706 50	$3,200 00	$236,071 00
Number of withdrawals during the year,	1,792	501	656	51	3,458
Amount of the same,	$203,279 05	$63,469 43	$75,146 79	$4,479 63	$500,720 13
Number of accounts opened during the year,	1,033	287	297	117	1,446
Number of accounts closed during the year,	344	243	146	15	1,330
Amount of surplus on hand,	$15,188 91	$72,327 91	$14,708 12	$13 11	$28,504 48
Public Funds,	152,850 00	158,000 00	117,500 00	– –	464,594 00
Loans on public funds,	14,000 00	– –	27,411 25	– –	6,000 00
Bank Stock,	184,162 50	222,500 00	91,800 00	– –	349,693 00
Loans on bank stock,	9,000 00	– –	10,000 00	– –	33,900 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	97,000 00
Railroad Bonds,	– –	– –	25,000 00	– –	69,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	$2,450 00	– –	– –
Loans on mortgage of real estate,	$485,729 63	$326,196 67	162,835 00	$5,290 00	$507,565 00
Loans to county or town,	– –	49,828 00	7,775 00	10,400 00	661,100 00
Loans on personal security,	20,200 00	23,225 11	2,728 00	1,300 00	124,000 00
Cash on hand,	8,244 27	13,274 00	11,700 77	1,121 92	227 96
Rate and amount of ordinary Dividends for last year,	5½ per cent., $34,779 82	4 per cent., $27,080 78	5 per cent., $19,364 93	5 per cent., $257 28	5 per cent., $92,768 12
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7¾ per cent.	7 3/10 per cent.	– –	7 59/100 per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,500 00	$2,358 26	$1,100 00	$146 97	$5,305 66

Charlestown Five Cents Savings Bank.—Public Funds—United States scrip, $152,850.
Loans on Public Funds—On United States bonds, $14,000.
Bank Stock owned—First National, Boston, $8,785; Washington, 14,240; Republic, 4,320; Maverick, 12,901.50; Howard, 4,830; State, 5,900; Market, 4,700; Third National, 500; Monument, 6,245; Bunker Hill, 11,700; Railroad, 15,300; Chelsea, 9,827; Newton, 1,695; Market, Brighton, 2,700; Brighton, 639; Continental, 33,350; Traders', 13,200; North, 9,180; Tremont, 9,100; Atlas, 8,450; First National, Dorchester, 6,600.
Loans on Bank Stock—60 shares Bunker Hill, $6,000; 29 Townsend, 2,000; 10 Monument, 1,000.

Middlesex Institution for Savings.—Public Funds—United States scrip, $120,000; Rhode Island bonds, 14,000; Maine do., 19,000; Vermont, 5,000.
Bank Stock owned—Webster, $15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Revere, 15,000; State, 11,100; Traders', 2,500; Blackstone, Boston, 6,700; Boston, 10,000; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 4,800; Howard, 15,000; North America, 10,000; Second National, Boston, 2,700; Shawmut, 5,000; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500.

Framingham Savings Bank.—Public Funds—United States scrip, $104,500; New Hampshire, 13,000.
Loan on Public Funds—United States scrip, $27,411.25.
Bank Stock owned—Commerce, $15,800; Eliot, 8,900; Framingham, 2,000; First National, 16,500; Second National, 2,200; Howard, 10,000; Hide and Leather, 12,000; Maverick, 4,900; Mt. Vernon, 8,500; Boston, 2,500; Republic, 6,000; Traders', 1,000; Webster, 1,500
Loans on Bank Stock—110 shares Marlborough, $10,000.
Railroad Bonds—Old Colony and Newport, $25,000.

City Institution for Savings, Lowell.—Public Funds—United States scrip, $365,962; Maine, 25,000; Rhode Island, 20,000; Massachusetts, 25,000.
Bank Stock owned—Appleton, $30,000; Prescott, 20,000; Webster, 10,500; Exchange, 5,000; Hide and Leather, 5,000; Atlas, 12,000; Revere, 25,000; First National, Boston, 25,000; Pemberton, 5,000; Bay State, 1,875; Eliot, 10,000; Howard, 10,000; Third National, Boston, 10,000; Commerce, 24,000; Market, 1,600; Blackstone, 20,000; Boylston, 5,000; Shawmut, 5,000; Tremont, 20,200; Second National, Boston, 16,600; Bunker Hill, 3,400; Boston, 15,000; Republic, 20,000; North America, 25,000; Railroad, 6,600; Redemption, 7,018; Continental, 10,900.
Loans on Bank Stock—237 shares Appleton, $20,300; 100 Merchants', 9,000; 45 First National, 3,800; 20 Pemberton, 800.
Railroad Bonds—Old Colony and Newport, $69,000.

	LOWELL.			MALDEN.	MARLBOROUGH.
	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.
Number of Depositors,	4,950	7,041	2,566	551	1,076
Amount of Deposits,	$1,301,439 53	$1,503,846 29	$924,764 85	$81,081 48	$267,254 28
Number of Deposits during year preceding,	3,630	7,691	3,265	1,681	1,024
Amount of the same,	$235,984 00	$630,336 31	$436,017 08	$46,152 03	$136,861 00
Number of Deposits received during the year, of and exceeding $300 at one time,	181	402	397	36	148
Amount of the same,	$73,410 00	$238,531 39	$223,947 00	$16,627 00	$75,065 00
Number of withdrawals during the year,	1,816	2,620	1,336	341	492
Amount of the same,	$198,541 23	$302,355 56	$173,773 79	$33,978 99	$48,003 59
Number of accounts opened during the year,	848	2,084	1,012	159	416
Number of accounts closed during the year,	724	1,047	576	104	277
Amount of surplus on hand,	$123,210 71	$33,639 00	$35,276 65	$1,070 81	- -
Public Funds,	671,000 00	573,145 00	368,500 00	25,000 00	$22,000 00
Loans on public funds,	- -	16,000 00	- -	- -	- -
Bank Stock,	20,300 00	126,700 00	95,350 00	2,000 00	30,000 00
Loans on bank stock,	3,000 00	4,100 00	9,500 00	- -	11,500 00
Deposits in banks, bearing interest,	163,000 00	105,000 00	- -	13,591 48	- -
Railroad Bonds,	- -	27,225 00	25,000 00	- -	50,000 00
Loans on railroad stock,	- -	- -	- -	- -	- -

Invested in real estate,	$20,334 06	– –	– –	– –	– –
Loans on mortgage of real estate,	116,600 00	$655,750 00	$407,098 34	$40,490 00	$128,700 00
Loans to county or town,	426,675 00	11,000 00	35,000 00	– –	– –
Loans on personal security,	– –	9,500 00	6,000 00	– –	11,600 00
Cash on hand,	3,741 18	9,065 29	12,206 64	– –	13,275 71
Rate and amount of ordinary Dividends for last year,	4 per cent., $44,694 97	5 per cent., $57,839 61	5 per cent., $32,529 39	6 per cent., $4,005 15	8 per cent., $13,238 66
Average annual per cent. of Dividends ending at time of and including last extra,	$8\frac{339}{1000}$ per cent.	$7\frac{56}{100}$ per cent.	8 per cent.	6 per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 3 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$3,100 00	$2,887 35	$1,614 99	$300 00	$1,300 00

Lowell Institution for Savings.—Public Funds—United States scrip, $671,000.
Bank Stock owned—Traders', $14,000; Railroad, 6,300.
Loan on Bank Stock—36 shares First National, Lowell, $3,000.
Deposits in Banks bearing interest—Wamesit, $30,000; Traders', 30,000; First National, Lowell, 30,000; Merchants', Lowell, 30,000; Old Lowell, 43,000.

Lowell Five Cents Savings Bank.—Public Funds—United States scrip, $292,950; Connecticut, 19,790; New Hampshire, 1,890; Maine, 24,800; Rhode Island, 29,000; Bangor, 920; Boston, 20,000; Cambridge, 24,392.50; Charlestown, 29,500; Nashua, 25,000; Hartford, 6,695; Lawrence, 30,000; Lowell, 20,000; Lynn, 24,500; Portland, 11,740; Providence, 2,000; Springfield, 9,967.50.
Loans on Public Funds—On United States scrip, $16,000.
Bank Stock owned—Atlas, $1,800; Hide and Leather, 12,400; Howard, 10,000; Market, 5,000; First National, Boston, 9,100; Commerce, 10,000; North America, 6,600; Republic, 15,000; Webster, 5,000; Revere, 10,000; Prescott, 5,000; Merchants', 2,500; Blackstone, 6,600; Railroad, 7,700; Continental, 10,000; Eliot, 10,000.
Loans on Bank Stock—50 shares Prescott, $4,100.
Deposits in Banks bearing interest—Old Lowell, $25,000; Appleton, 10,000; Prescott, 70,000.

Mechanics' Savings Bank, Lowell.—Public Funds—United States scrip, $295,500; Vermont, 10,000; New Hampshire, 5,000; Rhode Island, 10,000; Massachusetts, 51,000; City of Portland, 2,000; City of Charlestown, 5,000.
Bank Stock owned—Malden, $6,800; Atlas, 6,200; Commerce, 6,000; Blackstone, Boston, 6,600; Republic, 5,500; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 3,200; North America, 3,700; Eliot, 2,500; Maverick, 4,400; Merchants', Boston, 1,500; Hide and Leather, 1,300; Mt. Vernon, 1,000; City, Boston, 900; Howard, 1,000; First National, Boston, 800; Everett, 4,500; Traders', 800; Railroad, 15,000; Redemption, 9,000; Bay State, 2,250; Pawners', 2,400.
Railroad Bonds—Old Colony and Newport, $25,000.

Malden Savings Bank.—Public Funds—United States scrip, $25,000.
Bank Stock owned—Malden, $2,000.
Deposits in Bank bearing interest—Malden, $13,591.48.

Marlborough Savings Bank.—Public Funds—United States scrip, $22,000.
Bank Stock owned—First National, Marlborough $30,000.

	NATICK.	NEWTON.	STONEHAM.	WALTHAM.	WOBURN.
	Natick Five Cents Savings Bank.	Institution for Savings in Newton.	Stoneham Five Cents Savings Bank.	Waltham Savings Bank.	Woburn Five Cents Savings Bank.
Number of Depositors,	628	799	583	1,917	1,318
Amount of Deposits,	$80,186 75	$117,663 47	$84,103 22	$468,490 72	$121,414 53
Number of Deposits during year preceding,	637	952	789	4,726	1,214
Amount of the same,	$39,989 03	$60,311 98	$58,908 91	$241,690 00	$14,692 24
Number of Deposits received during the year, of and exceeding $300 at one time,	25	33	39	152	28
Amount of the same,	$11,663 58	$14,620 00	$26,275 50	$58,800 00	$13,093 16
Number of withdrawals during the year,	265	452	269	1,190	372
Amount of the same,	$18,024 18	$31,502 36	$26,290 88	$117,284 00	$31,163 56
Number of accounts opened during the year,	150	225	205	720	223
Number of accounts closed during the year,	60	126	93	283	152
Amount of surplus on hand,	$1,974 60	$3,602 34	$2,295 28	$4,396 60	$4,714 08
Public Funds,	7,500 00	9,500 00	29,450 00	70,000 00	65,040 00
Loans on public funds,	– –	4,200 00	950 00	– –	– –
Bank Stock,	518 75	4,805 00	– –	21,185 00	12,491 00
Loans on bank stock,	– –	– –	– –	3,000 00	600 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$41,444 00	$80,197 55	$43,275 00	$320,220 00	$19,100 00
Loans to county or town,	27,500 00	3,125 00	10,000 00	16,000 00	6,000 00
Loans on personal security,	4,400 00	12,100 00	300 00	58,850 00	14,500 00
Cash on hand,	623 81	7,338 26	4,350 06	3,144 96	3,683 53
Rate and amount of ordinary Dividends for last year,	5 per cent., $2,990 17	5 per cent., $4,216 49	5 per cent., $2,152 13	7 per cent., $19,111 98	5 per cent., $4,936 92
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	7 per cent.	7⅖ per cent.	7 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	No extra.	Every 3 years.
Annual Expenses of the institution,	$350 00	$300 00	$190 00	$1,000 00	$529 19

Natick Five Cents Savings Bank.—Public Funds—United States scrip, $7,500.
Bank Stock owned—First National, Boston, $518.75.

Institution for Savings in the Town of Newton.—Public Funds—United States scrip, $9,500.
Loans on Public Funds—United States scrip, $4.200.
Bank Stock owned—Newton $1,100; Revere, 2,000; First National, Cambridge, 1,000; Brighton, 480; Waltham, 225.

Stoneham Five Cents Savings Bank.—Public Funds—United States scrip, $29,450.
Loan on Public Funds—United States scrip, $950.

Waltham Savings Bank.—Public Funds—United States scrip, $70,000.
Bank Stock owned—Revere, $5,000; Newton, 500; Mt. Vernon, 5,000; Waltham, 8,185; Third National, Boston, 2,500.
Loan on Bank Stock—49 shares Waltham, $3,000.

Woburn Five Cents Savings Bank.—Public Funds—United States scrip, $63,000; Massachusetts, 2,040.
Bank Stock owned—Blackstone, $3,046; Faneuil Hall, 2,090; Woburn, 2,235; Webster, 1,050; Hide and Leather, 4,070.
Loan on Bank Stock—7 shares Woburn, $600.

	ATHOL.	CLINTON.	FITCHBURG.		GARDNER.
	Athol Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.	Worcester North Savings Institution.	Gardner Savings Bank.
Number of Depositors,	769	1,101	5,105	187	139
Amount of Deposits,	$120,729 55	$234,373 17	$1,254,420 09	$46,239 81	$20,858 90
Number of Deposits during year preceding,	914	1,315	2,629	– –*	163
Amount of the same,	$91,987 53	$111,746 40	$300,467 62	– –	$22,731 90
Number of Deposits received during the year, of and exceeding $300 at one time,	83	58	181	54	23
Amount of the same,	$42,691 10	$28,027 00	$86,770 56	$31,360 00	$12,868 00
Number of withdrawals during the year,	148	615	1,615	29	3
Amount of the same,	$13,995 97	$88,614 51	$202,102 22	$3,958 00	$1,873 00
Number of accounts opened during the year,	471	356	785	199	142
Number of accounts closed during the year,	62	275	601	12	3
Amount of surplus on hand,	$682 38	$3,597 40	$63,409 50	– –	$195 14
Public Funds,	5,000 00	100,000 00	225,000 00	$5,000 00	– –
Loans on public funds,	9,600 00	8,325 00	39,800 00	2,400 00	– –
Bank Stock,	– –	20,000 00	162,300 00	– –	1,248 00
Loans on bank stock,	5,000 00	1,000 00	3,450 00	1,000 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	2,700 00	– –	– –
Loans on railroad stock,	15,000 00	– –	26,000 00	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$33,275 00	$43,055 00	$438,039 57	$21,182 39	$11,275 00
Loans to county or town,	20,000 00	23,000 00	155,300 00	– –	– –
Loans on personal security,	28,762 82	38,250 00	250,337 79	12,550 01	5,000 00
Cash on hand,	4,774 11	4,340 57	14,438 06	3,853 87	3,396 02
Rate and amount of ordinary Dividends for last year,	5 per cent., $2,645 63	5 per cent., $10,193 95	5 per cent., $56,137 75	– – – –	– –† – –
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$6\frac{1}{2}$ per cent.	$6\frac{1}{10}$ per cent.	– –	– –
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	$700 00	$650 00	$2,247 25	– –	$193 15

Athol Savings Bank.—Public Funds—United States scrip, $5,000.
Loans on Public Funds—United States scrip, $9,600.
Loans on Bank Stock—Miller's River National, $4,000; First National, Barre, 1,000.
Loans on Railroad Stock—Vermont and Massachusetts, $15,000.

Clinton Savings Bank.—Public Funds—United States scrip, $100,000.
Loan on Public Funds—United States scrip, $8,325.
Bank Stock owned—First National, Clinton, $20,000.
Loan on Bank Stock—First National, Clinton, $1,000.

Fitchburg Savings Bank.—Public Funds—United States scrip, $180,000; Vermont, 15,000; New Hampshire, 30,000.
Loan on Public Funds—United States scrip, $39,800.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 10,000; North, 11,600; Howard, 11,300; Merchants', 20,000; Atlas, 15,200; First National, 16,600; North America, 6,600; Boston, 10,000; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000.
Loan on Bank Stock—63 shares Fitchburg, $3,450.
Railroad Bonds—Agricultural Br. Railroad, $2,700.
Loan on Railroad Stock—270 shares Fitchburg and Worcester, $26,000.

Worcester North Savings Institution, Fitchburg.—Public Funds—United States scrip, $5,000.
Loans on Public Funds—United States scrip, $2,400.
Loans on Bank Stock—Rollstone, $1,000.

Gardner Savings Bank, Gardner.—Bank Stock owned—11 shares First National, Gardner, $1,248.

* Commenced business July 6, 1868.

† Commenced business July 1, 1868.

	LANCASTER.	LEOMINSTER.	MILFORD.	MILLBURY.	NO. BROOKFIELD.
	Lancaster Savings Bank.	Leominster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	No. Brookfield Savings Bank.
Number of Depositors,	1,711	370	1,455	599	687
Amount of Deposits,	$488,836 39	$57,370 41	$261,211 91	$136,728 75	$102,722 80
Number of Deposits during year preceding,	819	427	1,219	513	461
Amount of the same,	$97,708 00	$30,737 91	$77,278 53	$35,249 83	$32,492 57
Number of Deposits received during the year, of and exceeding $300 at one time,	107	34	40	23	21
Amount of the same,	$55,331 00	$17,783 00	$16,999 00	$9,983 95	$10,696 04
Number of withdrawals during the year,	406	88	791	259	198
Amount of the same,	$55,312 53	$9,435 83	$66,342 48	$25,779 86	$17,528 40
Number of accounts opened during the year,	271	206	351	121	156
Number of accounts closed during the year,	143	38	285	93	90
Amount of surplus on hand,	– –	$195 07	$6,436 79	$6,391 62	$5,923 77
Public Funds,	$262,000 00	10,510 72	46,100 00	57,500 00	69,900 00
Loans on public funds,	2,700 00	5,000 00	8,550 00	– –	– –
Bank Stock,	46,300 00	– –	17,700 00	17,500 00	1,520 00
Loans on bank stock,	2,000 00	– –	18,234 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	10,000 00	– –	– –	– –	– –
Loans on railroad stock,	1,800 00	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$133,964 03	$25,275 00	$82,916 00	$50,425 00	$20,792 75
Loans to county or town,	5,000 00	4,000 00	67,000 00	20,000 00	4,445 00
Loans on personal security,	16,350 00	10,450 00	24,892 88	– –	9,700 00
Cash on hand,	6,241 99	2,329 76	6,339 87	94 37	2,280 54
Rate and amount of ordinary Dividends for last year,	5 per cent., $19,850 98	5 per cent., $1,457 39	5 per cent., $11,658 54	5 per cent., $5,911 79	5½ per cent., $4,491 62
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	– –	6 per cent.	6 per cent.	6 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,097 50	$348 28	$1,000 00	$600 00	$278 06

Lancaster Savings Bank.—Public Funds—United States scrip, $262,000.
Bank Stock owned—Webster, $5,000; Eliot, 8.300; Howard, 5,000; Second National, Boston, 5,500; Commerce, 5,000; Republic, 5,000; City, Lynn, 7,500; Lancaster, 5,000.
Loan on Bank Stock—Lancaster, $2,000.
Railroad Bonds—Old Colony and Newport, $10,000.
Loans on Railroad Stock—Worcester and Nashua, $1,800.

Leominster Savings Bank.—Public Funds—United States scrip, $10,510.72.
Loans on Public Funds—United States scrip, $5,000.

Milford Savings Bank.—Public Funds—United States scrip, $26,600; Massachusetts bonds, 19,500.
Loan on Public Funds—United States bonds, $8,550.
Bank Stock owned—Milford, $8,000; Hopkinton, 2,700; Hide and Leather, 4,300; Howard, 2,000; Webster, 700.
Loans on Bank Stock—234 shares Milford, $18,234.

Millbury Savings Bank.—Public Funds—United States scrip, $57,500.
Bank Stock owned—Oxford, $600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Atlas, 2,000; Boston, 1,000; Commerce, 1,000.

North Brookfield Savings Bank.—Public Funds—United States scrip, $53,900; Massachusetts, 16,000.
Bank Stock owned—Ware, $440; Eliot, 1,080.

	SOUTHBRIDGE.	WINCHENDON.	WORCESTER.	
	Southbridge Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.	Worcester County Institution for Savings.
Number of Depositors,	1,617	992	3,905	13,520
Amount of Deposits,	$417,350 13	$173,088 64	$1,149,443 89	$3,660,435 48
Number of Deposits during year preceding,	998	660	6,127	7,629
Amount of the same,	$87,547 43	$54,401 03	$750,249 47	$569,889 00
Number of Deposits received during the year, of and exceeding $300 at one time,	64	30	681	326
Amount of the same,	$31,319 20	$15,940 50	$373,069 90	$142,220 00
Number of withdrawals during the year,	603	233	2,286	6,193
Amount of the same,	$83,927 09	$25,098 69	$296,735 74	$725,019 15
Number of accounts opened during the year,	308	238	2,074	1,746
Number of accounts closed during the year,	234	75	717	1,969
Amount of surplus on hand,	$6,202 69	$10,804 18	– –	$4,400 14
Public Funds,	209,000 00	61,500 00	$436,500 00	998,800 00
Loans on public funds,	47,400 00	– –	19,900 00	34,160 00
Bank Stock,	23,000 00	20,000 00	104,273 00	615,500 00
Loans on bank stock,	10,710 00	– –	6,550 00	15,295 00
Deposits in banks, bearing interest,	10,000 00	– –	12,237 62	10,075 60
Railroad Bonds,	– –	1,924 90	– –	– –
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	– –	– –	$35,902 13	– –
Loans on mortgage of real estate,	$60,000 00	$32,421 86	471,485 00	$1,526,599 18
Loans to county or town,	9,000 00	– –	9,000 00	419,900 00
Loans on personal security,	53,600 00	61,621 20	88,800 00	149,941 00
Cash on hand,	842 82	6,424 86	871 87	4,822 50
Rate and amount of ordinary Dividends for last year,	4 per cent., $13,954 89	5 per cent., $6,378 62	6 per cent., $44,965 41	5 per cent., $158,291 86
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	6⅜ per cent.	– –	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	$1,037 60	$430 00	$3,500 00	$9,210 83

Southbridge Savings Bank.—Public Funds—United States scrip, $164,000; Massachusetts, 35,000; Portland, 10,000.

Loans on Public Funds—United States scrip, $47,400.

Bank Stock owned—Blackstone, Boston, $2,700; Boylston, 1,200; City, Boston, 1,200; Columbian, 500; New England, 2,200; Revere, 1,700; Washington, 2,000; Southbridge, 11,500.

Loan on Bank Stock—165 shares Southbridge, $10,710.

Deposit in Bank bearing interest—Southbridge, $10,000.

Winchendon Savings Bank.—Public Funds—United States scrip, $61,500.

Bank Stock owned—First National, Winchendon, $5,000; First National, Boston, 1,600; Mechanics', Boston, 3,400; Rollstone, 9,000; Fitchburg, 1,000.

People's Savings Bank.—Public Funds—United States scrip, $354,500; Massachusetts, 15,000; New York, 20,000; Connecticut, 6,000; Worcester, 23,000; Springfield, 2,000; Burlington, 16,000.

Loan on Public Funds—United States scrip, $19,900.

Bank Stock owned—Shawmut, $3,653; Market, 4,169; Columbian, 3,409; Atlas, 1,151.25; Webster, 2,373; Redemption, 8,812.50; North America, 4,195; Union, 965 50; Maverick, 1,032 50; Merchants', 3,770; Washington, 2,195.25; North, 8,270.75; Tremont, 2,966 25; New England, 1,901.25; Eagle, 5,850; State, 5,040; Mechanics', 1,671.25; Hamilton, 2,789; Traders', 1,293.50; City, 1,155; Commerce, 12,540.25; Globe, 11,408.75; Blackstone, 3,472; Central, Worcester, 3,968; Citizens', 1,806; City, 4,415.

Loans on Bank Stock—5 shares Worcester, $450; 30 First National, Worcester, 3,000; 21 First National, Worcester, 2,000; 10 Worcester 1,000.

Deposits in Bank bearing interest—Central, Worcester, $12,237.62.

Worcester County Institution for Savings.—Public Funds—United States scrip, $684,000; Massachusetts, 132,000; Vermont, 50,000; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000.

Loans on Public Funds—On $27,050 of United States scrip, $22,360; on 5,000 City of Worcester, 4,900; 3,900 on 3,600 United States scrip and 6 shares Quinsigamond Bank; 3,000 on 2,000 United States scrip and 10 shares Faneuil Hall Bank.

Bank Stock owned—Atlantic, $5,400; Atlas, 25,000; Blackstone, 7,700; Columbian, 5,000; Continental, 6,000; Freeman's, 6,900; Globe, 1,500; Hamilton, 15,000; Howard, 11,300; Massachusetts, 10,000; Merchant', 15,000; Market, 5,000; Commerce, 22,800; Republic, 12,000; North America, 5,000; City, 20,800; Exchange, 2,900; Eagle, 8,800; Hide and Leather, 20,000; Revere, 25,000; Union, 4,100; Webster, 30,000; New England, 18,300; North, 4,700; Old Boston, 2,200; First National, 25,000; Second National, 22,000; Shawmut, 10,000; State, 11,300; Shoe and Leather, 1,200; Tremont, 5,500; Washington, 19,000; Redemption, 5,000, all of Boston; Central, 27,500; Citizens', 24,800; City, 25,000; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600, all of Worcester; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Leicester, 5,500; Lancaster, 2,000; Millbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000.

Loans on Bank Stock—7 shares First National, [illegible]fton, $625; 3 shares City and 6 shares Boston and Albany Railroad, 900; 15 Central, [illegible],000; 34 Worcester, 3,000; 3 Mechanics', 250; 3 City, 270; 60 Tremont, 5,000; 6 Leicester, 550; 35 First National, Worcester, 3,300.

Deposits in Bank bearing interest—Worcester, $10,075.60.

	WORCESTER.		WEBSTER.	AMHERST.	NORTHAMPTON.
	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Webster Five Cents Savings Bank.	Amherst Savings Bank.	Northampton Institution for Savings.
Number of Depositors,	4,415	3,826	220	634	3,377
Amount of Deposits,	$1,397,180 20	$461,904 58	$11,956 51	$64,028 56	$915,712 57
Number of Deposits during year preceding,	3,180	3,365	311	829	3,225
Amount of the same,	$385,642 66	$113,366 72	$12,011 51	$48,826 51	$411,311 56
Number of Deposits received during the year, of and exceeding $300 at one time,	322	145	8	46	337
Amount of the same,	$179,366 31	$78,556 44	$4,800 44	$22,193 70	$169,011 36
Number of withdrawals during the year,	2,525	970	3	180	1,731
Amount of the same,	$324,397 97	$80,419 19	55 00	$16,843 03	$195,946 64
Number of accounts opened during the year,	1,009	937	223	307	1,132
Number of accounts closed during the year,	841	433	2	81	546
Amount of surplus on hand,	$29,425 75	$8,743 39	– –	$1,783 40	$3,527 60
Public Funds,	356,200 00	127,000 00	– –	8,100 00	447,000 00
Loans on public funds,	34,450 53	5,200 00	$800 00	2,800 00	35,036 20
Bank Stock,	122,576 06	72,800 00	– –	300 00	33,900 00
Loans on bank stock,	6,012 91	10,000 00	– –	– –	52,120 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	1,000 00	– –
Loans on railroad stock,	10,000 00	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$735,741 50	$117,475 00	$1,500 00	$27,150 00	$238,635 00
Loans to county or town,	19,700 00	126,500 00	8,000 00	11,000 00	10,900 00
Loans on personal security,	113,949 09	5,000 00	925 00	13,000 00	72,659 00
Cash on hand,	24,140 31	6,672 97	657 71	2,180 80	18,457 77
Rate and amount of ordinary Dividends for last year,	6 per cent., $71,617 90	6 per cent., $19,995 03	– –* – –	6 per cent., $1,894 80	6 per cent., $45,540 84
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$8\frac{3}{4}$ per cent.	– –	– –	$6\frac{9}{10}$ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	– –	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$4,000 00	$1,300 00	$73 80	$281 16	$2,800 00

Worcester Mechanics' Savings Bank.—Public Funds—United States scrip, $269,200; Massachusetts, 25,000; Vermont, 10,000; Worcester, 39,000; Westborough, 13,000.

Loans on Public Funds—United States scrip, $33,500 53; Worcester Bonds, 950.

Bank Stock owned—Commerce, $12,447.50; Boston, 8,659.37; North, 7,418.75; Revere, 10,000; City, Worcester, 18,000; Mechanics', Worcester, 31,224.69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester, 500; Traders', 5,568.75; Suffolk, 3,435.

Loans on Bank Stock—55 shares City, $1,322 91; 25 Mechanics', 2,200; 24 Grafton, 2,160; 2 Leicester, 2 Mechanics', 2 Quinsigamond, 1 City, 630.

Loans on Railroad Stock—Fitchburg and Worcester, $10,000.

Worcester Five Cents Savings Bank.—Public Funds—United States scrip, $114,000; Massachusetts, 8,000; New Hampshire, 5,000.

Loan on Public Funds—United States scrip, $5,200.

Bank Stock owned—City, Worcester, $7,700; Central, 7,000; Mechanics', Worcester, 2,500; Worcester, 1,300; Millbury 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; Commerce, Boston, 4,100; Eliot, 2,000; First National, Boston, 6,700; Hide and Leather, 4,500; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 8,000.

Loans on Bank Stocks—100 shares City, Worcester, $10,000.

Amherst Savings Bank.—Public Funds—United States scrip, $8,100.

Bank Stock owned—First National, Easthampton $300.

Northampton Institution for Savings —Public Funds—United States scrip, $447,000.

Loan on Public Funds—On $41,750 United States scrip, $35,036.20.

Bank Stock owned—First National, Boston, $3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 2,200; Traders', 2,000; National, 4,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2 000; Shawmut, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,300.

Loans on Bank Stock—173 shares First National, Northampton, $14,970; 116 Hampshire County, 10,450; 10 City, Worcester, 900; 9 Hadley Falls, 800; 62 First National, Easthampton, 5,500; 10 Mechanics', Worcester, 900; 48 First National, Northampton, 20 Northampton National, 6,300 United States scrip and 9,000 Personal, $18,600.

* Commenced business August 10, 1868.

	WARE.	CHICOPEE.	HOLYOKE.	SPRINGFIELD.
	Ware Savings Bank.	Chicopee Savings Bank.	Holyoke Savings Bank.	Hampden Savings Bank.
Number of Depositors,	2,698	843	1,026	1,423
Amount of Deposits,	$814,654 31	$216,041 52	$207,986 07	$499,362 56
Number of Deposits during year preceding,	1,847	1,008	2,002	1,174
Amount of the same,	$239,412 45	$80,070 83	$138,802 19	$192,929 93
Number of Deposits received during the year, of and exceeding $300 at one time,	226	54	85	170
Amount of the same,	$116,609 36	$11,010 00	$39,498 00	$95,768 98
Number of withdrawals during the year,	900	578	922	596
Amount of the same,	$136,087 72	$61,086 57	$87,900 74	$140,949 68
Number of accounts opened during the year,	697	244	514	480
Number of accounts closed during the year,	420	179	348	288
Amount of surplus on hand,	$12,438 19	$7,735 67	$5,456 76	$4,860 18
Public Funds,	386,000 00	29,200 00	20,000 00	111,395 00
Loans on public funds,	16,186 00	8,800 00	6,000 00	19,400 00
Bank Stock,	140,000 00	9,200 00	12,069 50	83,350 50
Loans on bank stock,	5,950 00	8,900 00	1,900 00	31,914 04
Deposits in banks, bearing interest,	– –	– –	– –	5,000 00
Railroad Bonds,	– –	– –	– –	5,000 00
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	$155,530 00	$112,126 04	$86,128 00	$213,400 00
Loans to county or town,	56,800 00	– –	29,775 00	– –
Loans on personal security,	75,005 25	44,670 00	58,214 00	23,975 00
Cash on hand,	16,282 66	10,881 15	2,338 83	– –
Rate and amount of ordinary Dividends for last year,	6 per cent., $39,862 31	6 per cent., $10,601 75	6 per cent., $9,085 76	6 per cent., $24,647 53
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7 per cent.	7 per cent.	$8\frac{1}{5}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No rule.	Every 3 years.
Annual Expenses of the institution,	$2,600 00	$1,100 00	$650 00	$1,200 00

Ware Savings Bank.—Public Funds—United States scrip, $371,000; City of Springfield, 15,000.

Loan on Public Funds—On United States scrip, $16,186.

Bank Stock owned—Ware, $25,000; Boston, 10,000; First National, Boston, 10,000; Second National, Boston, 5,500; Commerce, 3,000; Eliot, 5,000; Merchants', 7,500; North, 10,000; North America, 10,000; Republic, 10,000; Revere, 10,000; Traders', 10,000; Washington, 3,000; City, Worcester, 5,000; Monson, 3,500; Webster, 12,500.

Loans on Bank Stock—21 shares Leicester, $1,400; 15 Southbridge and 14 Ware, 1,650; 15 Monson, 1,100; 35 Ware, 1,800.

Chicopee Savings Bank.—Public Funds—United States scrip, $29,200.

Loan on Public Funds—United States bonds, $8,800.

Bank Stock owned—First National, Chicopee, 42 shares, $4,200; 50 Third National, Springfield, 5,000.

Loans on Bank Stock—First National, Chicopee, 30 shares, $3,000; 4 First, Springfield, 400; 55 Third, Springfield, 5,500.

Holyoke Savings Bank.—Public Funds—United States scrip, $20,000.

Loan on Public Funds—United States scrip, $6,000.

Bank Stock owned—Hadley Falls, $1,771; Agawam, 1,759.50; John Hancock, 1,442; Third National, Springfield, 6,685; Westfield, 412.

Loans on Bank Stock—First, Springfield, $900; First, Easthampton, 1,000.

Hampden Savings Bank.—Public Funds—United States scrip, $101,395; Massachusetts, 5,000; Connecticut, 5,000.

Loan on Public Funds—On United States scrip, $19,400.

Bank Stock owned—Monson, $1,000; Hadley Falls, 1,640; First National Chicopee, 2,130; Hide and Leather, 5,000; First National, Boston, 8,300; Republic, 6,000; Revere, 10,000; Webster, 4,292; Merchants', 14,302.50; Commerce, 9,312; Agawam, 20,724; Tremont, 600.

Loans on Bank Stock—17 Agawam and 5 Hadley Falls, $2,000; 31 Pynchon and 19 First National, 5,000; 10 Agawam, 850; 20 Chicopee, 1,850; 30 Machinists', Taunton, and 20 Third National, 5,000; 69 Third National, 6,900; 20 First National and 12 Second National, 3,200; 65 Pynchon, 6,500; 15 North America, 614.04.

Railroad Bonds—Old Colony and Newport, $5,000.

	SPRINGFIELD.		WESTFIELD.	GREENFIELD.	SHELBURNE.
	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Westfield Savings Bank.	Franklin County Savings Bank.	Shelburne Falls Five Cents Savings Bank.
Number of Depositors,	8,276	3,941	1,293	4,688	1,844
Amount of Deposits,	$2,679,833 45	$631,690 21	$274,101 66	$1,297,053 74	$346,897 58
Number of Deposits during year preceding,	9,348	3,587	1,234	3,330	1,837
Amount of the same,	$1,185,157 70	$308,015 88	$80,685 80	$355,965 11	$163,539 03
Number of Deposits received during the year, of and exceeding $300 at one time,	954	227	112	345	139
Amount of the same,	$607,163 73	$117,039 17	$59,279 78	$184,427 03	$82,038 46
Number of withdrawals during the year,	5,402	1,951	630	1,645	756
Amount of the same,	$709,883 30	$218,944 72	$67,333 25	$200,699 30	$111,346 21
Number of accounts opened during the year,	3,046	821	333	1,091	526
Number of accounts closed during the year,	1,584	653	158	462	316
Amount of surplus on hand,	$35,515 22	$25,997 75	$1,261 21	$56,748 33	$2,810 47
Public Funds,	1,078,488 50	200,000 00	125,300 00	682,300 00	125,100 00
Loans on public funds,	105,950 00	3,500 00	17,850 00	60,740 00	– –
Bank Stock,	253,300 00	33,800 00	9,000 00	52,600 00	15,560 00
Loans on bank stock,	75,100 00	– –	4,000 00	41,300 00	9,500 00
Deposits in banks, bearing interest,	– –	– –	– –	20,637 36	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	$99,054 88	– –	– –	– –	– –
Loans on mortgage of real estate,	1,000,980 00	$406,480 00	$62,860 00	$249,132 93	$106,858 50
Loans to county or town,	52,500 00	– –	– –	53,967 86	– –
Loans on personal security,	7,200 00	– –	43,000 00	192,531 62	92,484 17
Cash on hand,	42,775 29	13,907 96	12,348 44	592 30	365 38
Rate and amount of ordinary Dividends for last year,	6½ per cent., $133,841 92	6½ per cent., $33,571 12	6 per cent., $11,818 88	5½ per cent., $59,106 36	6 per cent., $17,364 07
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	7 per cent.	8⅕ per cent.	8 per cent.	– –
Extra Dividend, how often declared,	No rule.	No extra.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$6,504 10	$1,338 70	$597 45	$3,056 08	$1,100 00

Springfield Institution for Savings.—Public Funds—United States scrip, $912,850; Massachusetts, 7,500; Vermont, 9,025; Maine, 7,742.50; New Hampshire, 20,725; Rhode Island, 29,100; Connecticut, 24,550; New York, 9,850; Hartford, 4,000; Springfield, 53,146.

Loans on Public Funds—$110,200 of United States scrip, $105,050; on $1,000 Springfield bonds, 900.

Bank Stock owned—John Hancock, $5,000; First National, Springfield, 8,300; Second National, 16,400; Chicopee, 17,800; Pynchon, 5,700; Agawam, 7,000; Hampshire County, 2,000; Hadley Falls, 2,600; First National, Chicopee, 8,500; State, 7,200; Shawmut, 7,500; Hamilton, 7,200; North, 5,800; City, 10,000; Columbian, 6,600; Webster, 7,500; Union, 2,400; Revere, 7,500; First National, 5,000; Freeman's, 5,000; Traders', 2,500; Suffolk, 5,100; Tremont, 12,000; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second National, Boston, 11,100; Commerce, 10,000; Exchange, 2,000; Atlas, 15,000; Howard, 10,000; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 9,300.

Loans on Bank Stock—109 shares First National, Springfield, $10,800; 59 Second National, 5,400; 160 Third National, 16,000; 90 Chicopee, 8,600; 10 Pynchon, 1,000; 43 Agawam, 4,300; 40 John Hancock, 4,000; 30 Mount Vernon, 3,000; 63 Hampshire County, 6,300; 10 First National, Amherst, 800; 15 First National, Easthampton, 1,400; 35 Pynchon and 20 Chicopee, 5,400; 28 Chicopee and 15 Second National, 4,100; 10 Second National and 30 First National, Springfield, 4,000.

Springfield Five Cents Savings Bank.—Public Funds—United States scrip, $200,000.

Loans on Public Funds—United States scrip, $3,500.

Bank Stock owned—City, Worcester, $5,600; Ware, 5,200; Chicopee, 4,000; Second National, Springfield, 4,000; Pynchon, 2,700; Hadley Falls, 1,500; Monson, 1,000; First National, Chicopee, 1,000; John Hancock, 5,000; Agawam, 3,800.

Westfield Savings Bank.—Public Funds—United States scrip, $125,300.

Loan on Public Funds—On United States scrip, $17,850.

Bank Stock owned—First National, Westfield, $5,800; Hampden, 200; Hampshire County, 3,000.

Loan on Bank Stock—First National, Westfield, $4,000.

Franklin Savings Bank.—Public Funds—United States scrip, $518,300; Maine, 25,000; New Hampshire, 34,000; Vermont, 23,000; Boston, 10,000; Cambridge, 30,000; Salem, 10,000; Portland, 32,000.

Loans on Public Funds, $60,740.

Bank Stock owned—Commerce, $20,400; Faneuil Hall, 500; Hide and Leather, 3,000; North America, 8,700; Revere, 8,300; Traders', 1,500; Webster, 10,200.

Loans on Bank Stock—300 shares Easthampton, $25,000; Shelburne Falls, 3,000; 55 Hampshire, 5,000; 20 First National, Greenfield, 1,300; 80 First National, Amherst, 7,000.

Deposits in Banks bearing interest—First National, Greenfield, $16,125.41; Franklin County, 4,511.95.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States scrip, $125,100.

Bank Stock owned—Shelburne Falls, $5,765; Conway, 9,795.

Loans on Bank Stock—First National, Northampton, $8,200; Shelburne Falls, 1,800.

	NORTH ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	North Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	1,180	956	2,796	658	685
Amount of Deposits,	$254,117 64	$211,383 87	$760,978 13	$134,900 42	$192,752 02
Number of Deposits during year preceding,	1,471	931	2,782	432	297
Amount of the same,	$117,822 06	$94,364 64	$283,492 62	$32,127 00	$35,353 00
Number of Deposits received during the year, of and exceeding $300 at one time,	91	73	227	20	28
Amount of the same,	$37,684 00	$36,105 46	$121,106 00	$7,803 00	$13,895 00
Number of withdrawals during the year,	690	502	1,765	216	259
Amount of the same,	$79,280 77	$51,993 40	$213,334 08	$22,695 45	$23,884 56
Number of accounts opened during the year,	419	281	717	140	93
Number of accounts closed during the year,	211	174	583	90	71
Amount of surplus on hand,	$8,320 57	– –	$28,340 37	$8,252 31	$3,028 85
Public Funds,	47,450 00	$135,500 00	306,000 00	45,100 00	78,000 00
Loans on public funds,	5,840 00	– –	5,000 00	– –	– –
Bank Stock,	9,900 00	9,957 83	80,620 00	8,900 00	32,700 00
Loans on bank stock,	1,000 00	– –	5,000 00	– –	– –
Deposits in banks, bearing interest,	8,480 71	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	$400 00	– –
Loans on mortgage of real estate,	$53,060 00	$34,491 00	$129,121 14	69,055 00	$73,300 00
Loans to county or town,	51,625 00	8,000 00	123,500 00	4,000 00	12,000 00
Loans on personal security,	86,975 00	16,250 00	134,310 00	14,980 00	– –
Cash on hand,	205 00	3,907 62	3,110 17	717 73	1,080 87
Rate and amount of ordinary Dividends for last year,	6 per cent., $12,040 22	6 per cent., $9,635 01	5½ per cent., $34,827 33	5 per cent., $6,068 75	6 per cent., $10,152 40
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	6½ per cent.	7 per cent.	6 8/10 per cent.	7 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,068 03	$575 00	$3,312 29	$1,015 95	$975 65

North Adams Savings Bank.—Public Funds—United States scrip, $47,450.
Loan on Public Funds—United States scrip, $5,840.
Bank Stock owned—Adams, $5,500; Pittsfield, 3,000; Lee, 1,400.
Loan on Bank Stock—Pittsfield, $1,000.
Deposits in Banks bearing interest—Adams, $8,480.71.

Lee Savings Bank.—Public Funds—United States scrip, $135,500.
Bank Stock owned—Lee, $5,424.50; Adams, 4,533.33.

Berkshire County Savings Bank.—Public Funds—United States scrip, $306,000; Connecticut bonds, 5,000.
Loan on Public Funds—United States scrip, $5,000.
Bank Stock owned—Howard, $2,400; Hide and Leather, 1,500; Shawmut, 1,500; Blackstone, 2,700; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 8,000; Atlantic, 4,500; Eagle, 8,000; North, 3,500; Boston, 7,000; First National, Chicopee, 6,000.
Loans on Bank Stocks—50 shares Pittsfield, $5,000.

Canton Institution for Savings.—Public Funds—$45,100.
Bank Stock owned—67 shares Neponset, $6,700; 5 shares Market, 500; 17 shares North, 1,700.

Cohasset Savings Bank.—Public Funds—United States scrip, $77,000; City of Roxbury do., 1,000.
Bank Stock owned—Atlas, $2,000; Blackstone, 1,300; City, 2,400; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; Boston, 1,500; North, 1,200; Republic, 1,500; Revere, 3,000; First National, Boston, 1,000; Shawmut, 2,400; State, 600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600; Everett, 1,000.

	DEDHAM.	DORCHESTER.	FOXBOROUGH.	QUINCY.	RANDOLPH.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Foxborough Savings Bank.	Quincy Savings Bank.	Randolph Savings Bank.
Number of Depositors,	2,938	1,033	491	1,706	846
Amount of Deposits,	$677,288 90	$233,299 54	$66,185 13	$455,584 38	$163,337 77
Number of Deposits during year preceding,	1,310	1,026	1,236	1,205	722
Amount of the same,	$85,521 24	$206,207 27	$17,626 10	$96,009 76	$73,710 05
Number of Deposits received during the year, of and exceeding $300 at one time,	47	48	26	72	41
Amount of the same,	$19,047 00	$22,020 00	$13,111 85	$34,796 83	$21,359 11
Number of withdrawals during the year,	790	471	149	734	320
Amount of the same,	$85,196 69	$53,329 16	$13,079 28	$81,892 93	$27,303 17
Number of accounts opened during the year,	368	172	117	309	245
Number of accounts closed during the year,	289	165	45	218	93
Amount of surplus on hand,	$53,440 47	$7,385 28	$2,729 31	$23,544 97	$6,285 39
Public Funds,	71,000 00	61,876 00	9,300 00	177,000 00	80,000 00
Loans on public funds,	4,050 00	– –	– –	200 00	1,000 00
Bank Stock,	32,452 00	28,275 00	4,700 00	51,734 86	19,100 00
Loans on bank stock,	2,200 00	– –	– –	500 00	– –
Deposits in banks, bearing interest,	14,852 82	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	25,000 00	21,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$562,163 56	$107,815 00	$40,435 00	$125,245 00	$18,150 00
Loans to county or town,	11,700 00	2,000 00	3,500 00	84,000 00	17,500 00
Loans on personal security,	32,050 00	37,800 00	5,185 00	4,331 88	6,278 40
Cash on hand,	14,852 82	5,418 82	5,794 44	10,881 81	6,594 76
Rate and amount of ordinary Dividends for last year,	4 per cent., $25,053 59	5½ per cent., $11,699 11	5½ per cent., $2,911 17	5 per cent., $20,528 67	5½ per cent., $6,942 12
Average annual per cent. of Dividends ending at time of and including last extra,	6 65/100 per cent.	7½ per cent.	7½ per cent.	6 97/100 per cent.	7½ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,876 22	$793 41	$150 00	$800 00	$450 00

Dedham Institution for Savings.—Public Funds—United States scrip, $71,000.
Loan on Public Funds—United States scrip, $4,050.
Bank Stock owned—Dedham, $12,987.50; Howard, 3,094.50; Blackstone, 2,912.50; State, 1,451 50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848 50.
Loans on Bank Stock—Dedham, $1,300; Cambridgeport, 900.
Deposit in Bank bearing interest—Dedham, $14,852.82.

Dorchester Savings Bank.—Public Funds—United States scrip, $61,876.
Bank Stock owned—First National, Boston, $1,600; Second National, Boston, 607.50; Republic, 2,524; Commerce, 2,558.75; City, 1,562.25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1,680; Atlas, 1,010; State, 662 50; Massachusetts, 1,350; Tremont, 1,359.75; Revere, 2,792.25; First National, Dorchester, 4,000; Blue Hill, 1,121; New England, 1,875.

Foxborough Savings Bank.—Public Funds—United States scrip, $9,300.
Bank Stock owned—Boylston, $1,200; Hide and Leather, 1,000; Webster, 1,000; Faneuil Hall, 800; Wrentham, 700.

Quincy Savings Bank.—Public Funds—United States scrip, $177,000.
Bank Stock owned—Washington, $844; Hide and Leather, 1,000; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Atlas, 2,606 25; Merchants', 2,657.50; Boston, 2,538.08; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Quincy Stone, 10,377.50.
Loans on Bank Stock—14 Granite, $500.
Railroad Bonds—Old Colony and Newport, $25,000.

Randolph Savings Bank.—Public Funds—United States scrip, $80,000.
Loans on Public Funds—United States scrip, $1,000.
Bank Stock owned—Eliot, $2,000; Blackstone, 3,000; New England, 1,000; North America, 2,000; Eagle, 1,500; Howard, 1,100; Market, 1,000; Everett, 2,000; Traders', 2,500; Redemption, 3,000.
Railroad Bonds—Old Colony and Newport, $21,000.

	WEYMOUTH.	SOUTH WEYMOUTH.	ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	Weymouth and Braintree Institution for Savings.	South Weymouth Savings Bank.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	1,794	159	230	842	2,235
Amount of Deposits,	$407,293 70	$31,685 90	$42,968 38	$332,271 06	$1,208,553 05
Number of Deposits during year preceding,	893	213	296	451	5,411
Amount of the same,	$62,120 20	$31,685 90	$24,798 16	$106,211 56	$358,857 70
Number of Deposits received during the year, of and exceeding $300 at one time,	36	31	20	89	316
Amount of the same,	$17,162 14	$18,061 65	$10,370 00	$48,619 56	$199,802 38
Number of withdrawals during the year,	551	8	119	645	1,873
Amount of the same,	$43,150 32	$1,970 00	$7,796 55	$52,757 73	$219,538 19
Number of accounts opened during the year,	230	159	97	147	612
Number of accounts closed during the year,	166	5	29	109	412
Amount of surplus on hand,	$28,176 32	- -	- -	$14,166 36	- -
Public Funds,	130,700 00	$4,000 00	$4,800 00	151,500 00	$281,000 00
Loans on public funds,	- -	- -	- -	3,275 00	- -
Bank Stock,	52,000 00	4,175 25	2,290 50	100,700 00	276,441 50
Loans on bank stock,	- -	- -	- -	14,717 33	- -
Deposits in banks, bearing interest,	- -	2,871 88	- -	- -	- -
Railroad Bonds,	10,000 00	- -	- -	- -	- -
Loans on railroad stock,	- -	- -	- -	4,000 00	- -

Invested in real estate,	– –	– –	– –	$3,500 00	– –
Loans on mortgage of real estate,	$205,524 00	$18,260 00	$4,300 00	5,481 32	$133,276 00
Loans to county or town,	– –	– –	21,600 00	32,580 00	4,442 50
Loans on personal security,	32,893 00	100 00	9,800 00	29,924 09	554,645 00
Cash on hand,	4,706 24	– –	2,509 47	759 68	9,929 33
Rate and amount of ordinary Dividends for last year,	6 per cent., $20,066 25	– –*	8 per cent., $1,367 30	7 per cent., $20,854 66	7½ per cent., $77,320 74
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	– –	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$850 00	– –	$75 00	$1,000 00	$2,863 05

Weymouth and Braintree Institution for Savings.—Public Funds—United States scrip, $130,700.

Bank Stock owned—Merchants', Boston, $1,200; North, 1,400; Hide and Leather, 5,000; Webster, 2,700; National, 2,000; Washington, 4,000; Exchange, 1,500; Republic, 2,000; Maverick, 2,200; Union, Weymouth, 30,000.

Railroad Bonds—Old Colony and Newport, $10,000.

South Weymouth Savings Bank.—Public Funds—United States scrip, $4,000.

Bank Stock owned—State, $1,040; North America, 3,135 25.

Attleborough Savings Bank.—Public Funds—$4,800.

Bank Stock owned—Attleborough, $2,290.50.

Fairhaven Institution for Savings.—Public Funds—United States scrip, $135,500; Dartmouth, 10,000; Portland, 6,000.

Loans on Public Funds—United States scrip, $3,275.

Bank Stock owned—Fairhaven, $20,000; First National, New Bedford, 3,300; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; Boston, 20,000; Commerce, Boston, 20,100; Merchants', Boston, 6,900; Republic, 5,000; North, 4,600; Eliot, 6,600; Traders', 2,100; Webster, 3,200.

Loans on Bank Stock—112 shares Fairhaven, $6,357.33; 8 Webster, 360; 40 Boston, 4,000; 20 Boston and 20 Blackstone, 4,000.

Loans on Railroad Stock—50 shares Boston and Albany, $4,000.

Citizens' Savings Bank, Fall River.—Public Funds—United States scrip, $281,000.

Bank Stock owned—Pocasset, $80,000; Union, Fall River, 15,000; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; Hide and Leather, 15,000; First National, Boston, 25,000; Revere, 18,700; Howard, 10,000; Redemption, 4,900; Third National, Providence, 12,000; Merchants', do., 3,000; Commerce, do., 6,250; Merchants', Boston, 5,000; Railroad, 2,500.

* Commenced business in 1868.

	FALL RIVER.		NEW BEDFORD.	
	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	New Bedford Institution for Savings.	New Bedford Five Cents Savings Bank.
Number of Depositors,	7,673	3,684	12,424	7,658
Amount of Deposits,	$3,180,920 54	$620,038 61	$4,718,826 71	$1,521,037 17
Number of Deposits during year preceding,	17,550	10,059	8,983	6,570
Amount of the same,	$918,370 45	$281,001 91	$1,269,260 02	531,250 07
Number of Deposits received during the year, of and exceeding $300 at one time,	719	213	1,286	479
Amount of the same,	$437,317 00	$133,203 43	$761,891 04	$288,191 00
Number of withdrawals during the year,	6,224	1,323	10,502	4,280
Amount of the same,	$551,607 87	$106,064 34	$1,045,032 00	$464,647 72
Number of accounts opened during the year,	1,682	798	2,448	1,254
Number of accounts closed during the year,	1,065	372	1,965	822
Amount of surplus on hand,	$100,000 00	– –	$136,885 34	$20,752 00
Public Funds,	1,040,000 00	$277,000 00	2,762,595 00	902,300 00
Loans on public funds,	– –	– –	50,985 00	95,862 00
Bank Stock,	587,600 00	138,000 00	991,750 00	31,000 00
Loans on bank stock,	– –	– –	13,750 00	– –
Deposits in banks, bearing interest,	– –	– –	48,310 16	– –
Railroad Bonds,	– –	10,000 00	37,050 00	– –
Loans on railroad stock,	– –	– –	12,750 00	3,500 00

Invested in real estate,	$42,236 30	– –	$5,553 00	– –
Loans on mortgage of real estate,	234,155 00	$35,800 00	34,900 00	$316,007 37
Loans to county or town,	84,000 00	20,000 00	150,292 50	22,480 00
Loans on personal security,	1,166,228 00	156,050 00	716,447 06	265,785 60
Cash on hand,	26,701 24	3,902 46	31,329 33	2,143 95
Rate and amount of ordinary Dividends for last year,	8 per cent., $214,502 04	7½ per cent., $33,635 05	7 per cent., $298,956 25	6 per cent, $87,050 84
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$4,422 49	$1,300 00	$8,404 61	$4,500 00

Fall River Savings Bank—Public Funds—United States scrip, $1,040,000.

Bank Stock owned—Fall River, $60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 30,000; Merchants', New Bedford, 13,200; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Howard, 22,500; Hide and Leather, 18,000; First National, Boston, 33,000; Second do., 14,500; Revere, 20,000.

Fall River Five Cents Savings Bank.—Public Funds—United States scrip, $277,000.

Bank Stock owned—Atlantic, $1,300; Atlas, 2,000; Commerce, 1,000; Blackstone, 8,000; Boston, 2,400; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 10,000; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 5,000; Revere, 5,000; Shawmut, 5,000; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Second National, Fall River, 10,000; Metacomet, 4,400; Union, 5,000.

Railroad Bonds—Central Pacific Railroad, convertible into U. S. bonds, $10,000.

New Bedford Institution for Savings.—Public Funds—United States scrip, $1,414,000; Massachusetts, 27,000; Maine, 50,000; Vermont, 50,000; Connecticut, 50,000; New Hampshire, 185,000; New Bedford, 449,450; Springfield, 12,490; Chelsea, 44,450; Hartford, 29,970; Portland, 47,200; Bath, 25,790; Newport, 10,000; Augusta, 4,320; Salem, 50,000; Burlington, 4,320; Dennis, 24,000; Orleans, 10,000; Harwich, 28,000; County of Sagadahoc, Maine, 27,750; Roxbury, 23,430; Charlestown, 100,000; Greenfield 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000; North Bridgewater, 10,000; Fall River, 9,000; Middletown, 40,425.

Loans on Public Funds—United States scrip, $50,085; City of Bath, 900.

Bank Stock owned—Hide and Leather, $5,000; Boston, 10,000; Howard, 10,000; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 26,700; North America, 28,000; Broadway, 10,700; Maverick, 10,000; Republic, 25,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Shawmut, 6,800; Continental, 20,000; Eagle, 12,800; Massachusetts, 18,250; Atlas, 24,000; Union, Boston, 2,400; State, 8,200; Traders', 13,000; Columbian, 23,200; Revere, 25,000; Webster, 12,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; First National, Dorchester, 9,000; Third National, Springfield, 20,000; Commerce, New Bedford, 97,900; Merchants', New Bedford, 100,000; First National, New Bedford, 100,000; Mechanics', New Bedford, 100,000.

Loans on Bank Stock—State, $1,030; Mechanics', 8,450; Merchants', 420; Fairhaven, 1,600; Rockland and Fairhaven, 2,250.

Deposits in Banks bearing interest—Merchants', New Bedford, $8,000; First National, 8,000; Commerce, 8,000; Mechanics', 8,000; Massachusetts, 12,657.87; Fourth National, New York, 3,652 29.

Railroad Bonds—New Bedford and Taunton, $37,050.

Loans on Railroad Stock—$15,000 Pittsfield and North Adams R. R. Stock, $12,750.

New Bedford Five Cents Savings Bank.—Public Funds—United States scrip, $477,300; New Hampshire, 50,000; Calais, 6,000; Portland, 120,000; Eastport, 15,000; New Bedford, 114,000; Cambridge, 30,000; Newport, 10,000; Chelsea, 80,000.

Loan on Public Funds—United States scrip, $95,862.

Bank Stock owned—Third National, Springfield, $10,000; First National, Boston, 10,000; Revere, 8,000; Worcester County, 3,000.

Loan on Railroad Stock—Boston and Providence, $3,500.

	NORTH EASTON.	TAUNTON.	ABINGTON.	EAST ABINGTON.	HINGHAM.
	North Easton Savings Bank.	Bristol County Savings Bank.	Abington Savings Bank.	East Abington Savings Bank.	Hingham Institution for Savings.
Number of Depositors,	519	5,512	1,635	93	3,029
Amount of Deposits,	$108,217 05	$1,302,609 78	$377,838 61	$11,830 00	$890,678 76
Number of Deposits during year preceding,	645	4,895	1,200	– –*	1,175
Amount of the same,	$54,059 93	$474,646 96	$125,149 98	– –	$106,235 00
Number of Deposits received during the year, of and exceeding $300 at one time,	34	204	125	10	96
Amount of the same,	$17,804 24	$116,660 10	$66,331 00	$5,200 00	$42,665 00
Number of withdrawals during the year,	236	3,542	660	7	865
Amount of the same,	$22,137 71	$324,366 38	$66,715 30	$93 00	$83,528 36
Number of accounts opened during the year,	187	1,246	387	93	356
Number of accounts closed during the year,	67	773	190	4	208
Amount of surplus on hand,	$866 16	$25,351 63	$13,795 61	– –	$50,234 36
Public Funds,	58,935 00	444,324 12	126,559 39	$1,093 75	287,800 00
Loans on public funds,	– –	27,750 00	5,975 00	– –	4,500 00
Bank Stock,	24,689 00	45,114 00	27,300 00	2,350 60	128,000 00
Loans on bank stock,	– –	200 00	2,482 64	– –	6,150 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	6,410 00	– –	– –	– –	– –
Loans on railroad stock,	– –	3,000 00	– –	– –	– –

Invested in real estate,	– –	$8,633 22	– –	– –	$1,921 03
Loans on mortgage of real estate,	$11,030 00	524,506 41	$156,838 12	$6,700 00	480,530 00
Loans to county or town,	– –	2,600 00	36,552 79	– –	4,750 00
Loans on personal security,	6,500 00	268,616 58	32,915 00	– –	10,200 00
Cash on hand,	1,519 21	7,194 43	2,838 80	1,328 55	17,062 09
Rate and amount of ordinary Dividends for last year,	6 per cent., $4,851 84	6 per cent., $69,419 43	6 per cent., $13,820 25	– –	6 per cent., $48,595 57
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	7¾ per cent.	– –	6¾ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	– –	Every 5 years.
Annual Expenses of the institution,	$225 00	$5,240 59	$600 00	45 50	$1,900 00

North Easton Savings Bank.—Public Funds—United States scrip, $29,690; New Hampshire, 5,000; Taunton, 1,000; Portland, 16,245; Bath, 2,000; Newburyport, 5,000.

Bank Stock owned—Neponset, $8,100; Bristol County, 4,560; Redemption, 1,989; First National, Easton, 7,240; Traders', 2,800.

Railroad Banks—Old Colony and Newport, $5,000.

Bristol County Savings Bank.—Public Funds—United States scrip, $444,324.12.

Loan on United States scrip, $27,750.

Bank Stock owned—Machinist, $14,477; Bristol County, 2,562; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.

Loans on Bank Stock—2 shares Bristol County, $200.

Loans on Railroad Stock—30 shares Old Colony and Newport, $3,000.

Abington Savings Bank.—Public Funds—United States scrip, $126,559.39.

Loan on Public Funds—United States scrip, $5,975.

Bank Stock owned—Boston, $3,000; Republic, 3,000; Hide and Leather, 2,500; Eliot, 3,400; Howard, 2,000; Webster, 2,300; First National, Adams, 4,000; Abington, 7,100.

Loan on Bank Stock—31 shares Abington, $2,482.64.

East Abington Savings Bank.—Public Funds—United States scrip, $1,093.75.

Bank Stock owned—20 shares Webster, $2,350.60.

Hingham Institution for Savings.—Public Funds—United States scrip, $252,800; Massachusetts, 15,000; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000.

Loan on Public Funds—United States scrip, $4,500.

Bank Stock owned—Hingham, $15,000; Union, Weymouth, 2,100; Abington, 1,500; Old Colony, 1,200; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; Atlas, 5,000; North America, 8,000; Commerce, 11,000; Republic, 5,000; Revere, 7,500; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.

Loans on Bank Stock—15 shares Hingham and 9 Old Colony, $2,000; 47 Mechanics', 4,150.

* Commenced business in 1868.

	N. BRIDGEWATER.	PLYMOUTH.		SCITUATE.	SOUTH SCITUATE.
	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.	Scituate Savings Bank.	South Scituate Savings Bank.
Number of Depositors,	1,054	5,468	1,386	248	859
Amount of Deposits,	$196,371 91	$1,276,207 75	$190,813 83	$67,171 84	$236,654 90
Number of Deposits during year preceding,	869	2,263	1,109	83	294
Amount of the same,	$80,967 30	$176,021 81	$68,257 90	$8,544 00	$30,935 94
Number of Deposits received during the year, of and exceeding $300 at one time,	42	99	65	6	28
Amount of the same,	$22,036 11	$43,528 43	$31,065 92	$2,890 00	$12,885 00
Number of withdrawals during the year,	534	1,374	239	77	244
Amount of the same,	$43,090 28	$167,294 68	$21,580 50	$6,226 50	$21,898 98
Number of accounts opened during the year,	280	644	337	24	125
Number of accounts closed during the year,	164	454	77	21	59
Amount of surplus on hand,	– –	$81,069 10	$3,653 04	$2,829 40	$9,388 65
Public Funds,	$20,850 00	455,800 00	115,577 00	14,500 00	13,850 00
Loans on public funds,	– –	8,220 00	4,655 00	– –	– –
Bank Stock,	51,731 62	358,615 00	13,000 00	12,845 25	41,300 00
Loans on bank stock,	– –	3,000 00	108 00	– –	– –
Deposits in banks, bearing interest,	– –	27,072 56	– –	– –	– –
Railroad Bonds,	– –	42,000 00	15,000 00	– –	– –
Loans on railroad stock,	– –	8,840 00	190 00	– –	– –

Invested in real estate, ...	– –	$8,561 18	$2,600 00	– –	– –
Loans on mortgage of real estate, . .	$73,798 35	231,400 00	34,863 93	$30,975 00	$155,166 73
Loans to county or town, ...	– –	95,240 95	– –	8,870 00	16,157 00
Loans on personal security, ...	48,237 47	93,700 00	3,365 00	– –	18,242 56
Cash on hand, ...	2,717 89	24,750 04	5,107 94	2,438 95	4,146 10
Rate and amount of ordinary Dividends for last year, ...	5 per cent., $7,964 78	8 per cent., $93,004 66	7 per cent., $9,685 29	6 per cent., $3,658 63	6 per cent., $13,051 05
Average annual per cent. of Dividends ending at time of and including last extra, .	– –	6 per cent.	– –	– –	6¼ per cent.
Extra Dividend, how often declared, . .	No extra.	No rule.	No rule.	Every 5 years.	Every 5 years.
Annual Expenses of the institution, . .	$600 00	$4,650 85	$1,029 91	$150 00	$595 00

North Bridgewater Savings Bank.—Public Funds—United States scrip, $20,850.

Bank Stock owned—North America, $11,024.75; Eliot, 8,250.50; Everett, 1,072.50; Howard, 3.456; Market, 4.796; Redemption, 1.053; New England, 698; State, 1,320; Traders', 5.702.75; First National, Chelsea, 11,300; First National, Malden, 2,500; Brighton Market, 558.12.

Plymouth Savings Bank.—Public Funds—United States scrip, $313,800; Massachusetts, 105,000; Maine, 22,000; Rhode Island, 12,000: Vermont, 3,000.

Loans on Public Funds—United States scrip, $8,220.

Bank Stock owned—State, $13.000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 21,000; Bristol County, 17.100; Hingham, 5,700; Market, 10.240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 16.700; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; Boston, 5,450; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12.190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 1.400; Shawmut, 6,650; Union, 10,000; Atlas, 15,600; Hamilton, 5,300; Boston, 7,200; Webster, 9.600; Blackstone, 2,720; Columbian, 4,200; Howard, 4,000; Revere, 8,000; Republic, 12,500; Third National, Springfield, 10.000.

Loans on Bank Stock—Bristol County, $1,500; Plymouth, 1,500.

Deposits in Banks bearing interest—Plymouth, $27,072.56.

Railroad Bonds—Old Colony and Newport, $42,000.

Loans on Railroad Stock—Old Colony and Newport, $8,840.

Plymouth Five Cents Savings Bank.—United States scrip, $68,577; Massachusetts, 5,000; Maine, 4,000; New Hampshire, 8,000; Rhode Island, 4.000; Salem, 5.000; Cambridge, 5,000; Lynn, 1,000; Portland, 10,000; Gardiner, 2,000; Bangor, 2,000; Bath, 1.000.

Loan on Public Funds—United States scrip, $4,655.

Bank Stock owned—Atlas, $1,500; Merchants', Boston, 1,000; Webster, 1,000; Revere, 1,000; Commerce, 1,000; Republic, 1,000; City, Boston, 800; North, 600; Shoe and Leather, 500; Third National, Springfield, 1,000; Old Colony, 2,000; Plymouth, 1,300; Pawners', 300.

Loans on Bank Stock—2 shares Boylston, $108.

Railroad Bonds—Old Colony and Newport, $10,000; Eastern, 5.000.

Loans on Railroad Stock—3 shares Old Colony and Newport, $190.

Scituate Savings Bank.—Public Funds—United States scrip, $13,500; Massachusetts, 1,000.

Bank Stock owned—North, $1,225.50; Boston, 5,000; Merchants', Boston, 1,060; Shawmut, 962; Howard, 1,200; Washington, 415; Blackstone, Boston, 711.25; Plymouth, 1,300; Monument, 971.

South Scituate Savings Bank.—Public Funds—United States, $13,850.

Bank Stock owned—Atlantic, $1,000; Second National, Boston, 1,100; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Union, Weymouth, 2.000; Howard, 1,100; Eliot, 800; Shawmut, 1,000; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Revere, 3,000; Webster, 2,000; Hingham, 2,800.

	WAREHAM.	BARNSTABLE.	HARWICH.	HYANNIS.
	Wareham Savings Bank.	Barnstable Savings Bank.	Cape Cod Five Cents Savings Bank.	Hyannis Savings Bank.
Number of Depositors,	1,087	2,867	1,394	107
Amount of Deposits,	$301,431 43	$839,438 95	$177,554 61	$12,189 60
Number of Deposits during year preceding,	666	1,327	516	144
Amount of the same,	$94,234 94	$166,332 00	$50,161 37	$13,074 60
Number of Deposits received during the year, of and exceeding $300 at one time,	53	150	50	12
Amount of the same,	$29,779 00	$67,596 00	$23,875 00	$6,380 60
Number of withdrawals during the year,	470	707	384	5
Amount of the same,	$58,857 94	$96,517 00	$36,541 54	$885 00
Number of accounts opened during the year,	220	455	202	108
Number of accounts closed during the year,	138	238	175	1
Amount of surplus on hand,	$9,617 73	$18,279 60	$245 28	– –
Public Funds,	52,200 00	246,500 00	50,700 00	– –
Loans on public funds,	– –	1,900 00	– –	– –
Bank Stock,	133,664 08	154,706 56	15,555 75	– –
Loans on bank stock,	9,600 00	2,100 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –
Railroad Bonds,	9,750 00	– –	– –	– –
Loans on railroad stock,	10,000 00	– –	– –	– –

Invested in real estate,	– –	$3,500 00	– –	– –
Loans on mortgage of real estate,	$3,950 00	265,521 00	$56,470 10	$2,475 00
Loans to county or town,	5,000 00	27,000 00	5,500 00	– –
Loans on personal security,	79,388 02	156,050 38	52,414 07	9,100 00
Cash on hand,	7,497 06	2,757 96	1,627 87	614 60
Rate and amount of ordinary Dividends for last year,	7 per cent., $18,818 07	8 per cent., $57,640 96	6 per cent., $9,294 30	– –*
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	– –
Annual Expenses of the institution,	$802 31	$1,850 00	$605 64	– –

Wareham Savings Bank.—Public Funds—United States scrip, $52,200.
Bank Stock owned—Exchange, Boston, $700; Commerce, Boston, 6,525; First National, Boston, 2,000; Republic, 2,000; Shoe and Leather, 6,600; Revere, 2,000; Merchants', Boston, 11,230.95; City, Boston, 5,000; Shawmut, 7,500; Second National, Boston, 4,128.25; Boylston, 11,603.50; Andover, 500; Merchants', New Bedford, 1,500; Falmouth, 4,569 50; Atlantic, 4,477.75; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.38; Wareham, 21,247.50.
Loan on Bank Stock—113 shares South Reading, $9,600.
Loan on Railroad Stock—182 shares Cape Cod, $10,000.
Railroad Bonds—Old Colony and Newport, $9,750.

Barnstable Savings Bank.—Public Funds—United States scrip, $246,500.
Loan on Public Funds—On United States scrip, $1,900.
Bank Stock owned—Old Colony, $5,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 14,900; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; Shawmut, 4,030; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 5,500; First National, Boston, 10,000; Revere, 10,000; National of Boston, 5,000; Republic, 10,000; Washington, 3,700; First National, Yarmouth, 14,500.
Loan on Bank Stock—Cape Cod, $1,300; First National, Hyannis, 500; First National, Yarmouth, 300.

Cape Cod Five Cents Savings Bank.—Public Funds—United States scrip, $40,700; Town of Orleans bonds, 3,000; Brewster, 6,200; Harwich, 800.
Bank Stock owned—Cape Cod, $14,555.75; Shawmut, 1,000.

* Commenced business in July, 1868.

	PROVINCETOWN.	SANDWICH.	WELLFLEET.	NANTUCKET.
	Seamen's Savings Bank.	Sandwich Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	1,215	318	401	1,270
Amount of Deposits,	$324,870 61	$34,037 91	$56,829 12	$356,125 93
Number of Deposits during year preceding,	612	259	162	897
Amount of the same,	$82,683 22	$16,332 20	$16,700 84	$83,070 28
Number of Deposits received during the year, of and exceeding $300 at one time,	94	9	10	80
Amount of the same,	$44,619 34	$4,625 15	$5,282 00	$43,844 20
Number of withdrawals during the year,	741	107	180	1,070
Amount of the same,	$86,777 65	$5,337 72	$15,940 21	$78,728 44
Number of accounts opened during the year,	223	91	53	189
Number of accounts closed during the year,	204	35	20	157
Amount of surplus on hand,	$5,049 36	$202 42	$2,429 86	$11,060 73
Public Funds,	135,305 67	13,800 00	20,615 43	54,200 00
Loans on public funds,	7,550 00	800 00	– –	10,150 00
Bank Stock,	30,398 05	– –	28,617 67	104,600 00
Loans on bank stock,	4,000 00	– –	– –	1,125 00
Deposits in banks, bearing interest,	– –	– –	– –	254 28
Railroad Bonds,	– –	– –	– –	995 00
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	$8,575 00
Loans on mortgage of real estate,	$17,933 00	$9,760 00	$3,025 00	147,068 03
Loans to county or town,	15,775 00	– –	9,400 00	9,300 00
Loans on personal security,	104,651 00	7,379 00	11,925 83	28,753 00
Cash on hand,	16,781 56	1,033 88	2,511 58	2,558 76
Rate and amount of ordinary Dividends for last year,	8 per cent., $20,861 50	7 per cent., $1,582 21	7 per cent., $4,127 80	7 per cent., $22,938 25
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	$1,425 00	$315 07	$325 00	$1,253 00

Seamen's Savings Bank.—Public Funds—United States scrip, $135,305.67.
Loan on Public Funds—United States scrip, $7,550.
Bank Stock owned—Freeman's $4,000; Boston, 2,500; First National, Provincetown, 2,200; North America, 1,300; Second National, Boston, 1,100; City, Boston, 1,000; Howard, 1,100; First National, Chelsea, 5,000; Shawmut, 600; Revere, 3,500; Republic, 8,000.

Sandwich Savings Bank.—Public Funds—United States scrip, $13,800.
Loans on Public Funds—United States scrip, $800.

Wellfleet Savings Bank.—Public Funds—United States scrip, $20,615.43.
Bank Stock owned—Provincetown, $2,531.50; Union, Boston, 2,773.25; Freeman's, 1,661; Republic, 5,230.50; Third National, Boston, 5,226.92; Suffolk, 2,350; State, 840; Tremont, 2,945.25; Blackstone, Boston, 1,120; Merchants', Boston, 1,631.50; Faneuil Hall, 2,307.75.

Nantucket Institution for Savings.—Public Funds—United States scrip, $54,200.
Loan on Public Funds—United States scrip, $10,150.
Bank Stock owned—Atlas, $5,000; National of Boston, 1,500; City, Boston, 2,000; Commerce, Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9,100; Revere, 10,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Shawmut, 1,000; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; First National, New Bedford, 1,200; Pacific, 17,800; State, 5,700; Continental, 1,200.
Loans on Bank Stock—12 shares Pacific, $1,000.
Deposits in Bank bearing interest—New England, $254.28.

AGGREGATES.

	1868. One hundred and fifteen Savings Banks.	1867. One hundred and eight Savings Banks.
Number of Depositors,	383,094	348,593
Amount of Deposits,	$94,838,336 54	$80,431,583 71
Number of Deposits during the last year,	386,630	346,043
Amount of the same,	$31,177,902 11	$26,755,132 29
Number of Deposits during the last year of and exceeding $300 at one time,	23,007	19,674
Amount of the same,	$12,431,020 63	$9,357,093 55
Number of withdrawals during the last year,	209,712	173,954
Amount of the same,	$20,976,792 83	$17,496,416 64
Number of accounts opened during the last year,	88,558	81,102
Number of accounts closed during the last year,	53,770	46,084
Amount of surplus on hand,	$2,570,023 80	$3,172,877 01
Public Funds,	31,987,621 19*	29,960,219 47
Loans on public funds,	1,397,650 98	1,218,935 67
Bank Stock,	11,175,269 77	10,921,364 62
Loans on bank stock,	613,413 92	441,498 49
Deposits in banks, bearing interest,	1,233,211 21	1,524,328 09
Railroad Bonds,	1,183,041 90	733,152 75
Loans on railroad stock,	368,880 00	278,940 00
Invested in real estate,	632,763 68	576,463 79
Loans on mortgage of real estate,	29,998,867 65	21,259,349 10
Loans to counties and towns,	6,289,414 10	6,577,803 84
Loans on personal security,	11,497,726 68	9,636,996 90
Cash on hand,	1,235,820 74	1,141,298 90
Average rate of ordinary Dividends for the last year,	$5\frac{4}{5}$ per cent.	$5\frac{42}{100}$ per cent.
Aggregate amount of ordinary Dividends for the last year,	$4,481,264 48†	$3,514,715 17‡
Annual Expenses of the institution,	297,527 60	254,226 79

* $25,488,011.53 of the investments classed as "Public Funds," is in bonds of the United States.

† Calculated on the returns of 108 Banks—the East Abington, Gardner, Hyannis, Lawrence, South Weymouth, Webster and Worcester North had not paid dividends at the time their returns were made.

‡ Calculated on the returns of 102 Banks—the Woburn, Wellfleet and Sandwich giving the rate, but not the *amount* of their dividends. The Athol, Hopkinton and West Boston had not paid dividends at the time their returns were made.

The foregoing returns of the one hundred and fifteen savings banks in this State, covered by the year ending on the 31st of October last, show the deposits at that date to have reached the sum of $94,838,336.54, which, with the surplus earnings then on hand, amounting to $2,570,023.80, indicate a liability of $97,408,360.34.

The increase in deposits for the same period was $14,406,-752.83, or nearly eighteen per cent., and the increase in the number of depositors about ten per cent., the average of each deposit account at the close of the year being $247.55.

The amount of ordinary interest declared during the year was $4,481,264.48, in addition to which nearly one million dollars of surplus was divided.

The active demand for capital has enabled the savings banks to dispose of their funds without difficulty in approved loans, authorized by law, usually at seven per cent.

The loans upon real estate were much in excess of any previous year, amounting to $8,739,518.55 ; an investment of equal advantage to the industry of the State and to the banks.

Generally the institutions appear to receive increasing attention from those who are especially charged with the supervision of their affairs, and this will result in decided benefit, fully demanded by the growing importance of the trust. The large sum now held belongs substantially to our industrial population, and affords gratifying evidence of their thrift and prosperity, and it is of essential importance to all classes that the perfect confidence now placed in the savings banks be fully sustained, by watchfulness and great prudence in the management of their affairs.

The tax upon savings banks has yielded to the State the past year $570,065.86, at the rate of one-half per cent. for the first half, and three-fourths per cent. for the last half of the year. It may reasonably be anticipated that the tax as now established will yield for the next year over seven hundred thousand dollars. This rate of taxation, with such taxes as are paid to the general government and the necessary expenses of the banks, seems to be as high as can be paid by a majority of them without endangering their future success.

F. M. STONE.

December 31, 1868.

TABLE, Exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 *to* 1868, *inclusive.* (Returns first required by Act 1834, ch. 190.)

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in am't of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	–	–	$3,407,773 00	– –	–	$140 09	610,408*	$5 58	4†	$10,968 00	
1835, .	27	27,232	2,976	12	3,921,370 00	$513,597 00	15	143 99	–	–	–	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	–	–	–	14,413 00	
1837, .	30	32,564	2,778	9½	4,781,426 00	406,848 00	9⅓	146 51	–	–	–	17,504 00	.33
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	–	–	–	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15¼	152 86	–	–	–	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,699	7 88	5‡	17,952 00	
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	–	19,248 00	
1842, .	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	– –	.29
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	–	–	–	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	–	–	–	22,688 00	
1845, .	33	58,178	8,479	17	9,813,288 00	1,551,943 00	18⅔	168 66	–	–	–	27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	⅞	169 82	–	–	–	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	–	–	–	34,490 00	.29
1848, .	41	69,894	1,582	2⅓	11,970,448 00	189,635 00	1¼	171 26	–	–	–	36,405 00	

1849, .	43	71,629	1,735	2½	$12,111,554 00	$141,106 00	1¾	$169 08	–	–	–	$37,361 00	.29
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	$13 73	8*a*	41,681 00	
1851, .	45	86,537	7,715	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	–	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	–	49,380 00	.26
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	–	59,071 00	
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	–	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	13*b*	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	–	89,309 00	
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8⅔	186 13	–	–	–	102,027 00	
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	2⅔	185 67	–	–	–	105,339 00	.28
1859, .	86	205,409	22,754	12½	39,424,419 00	5,509,647 00	16	191 93	–	–	–	107,951 00	
1860, .	89	230,068	24,659	12¼	45,054,236 00	5,629,817 00	14⅓	195 83	1,232,065	36 59	18¾*c*	112,264 00	
1861, .	93	225,058	5,010§	2⅙§	44,785,439 00	268,797 00§	⅗§	198 99	–	–	–	120,886 00	
1862, .	93	248,900	23,842	10½	50,403,674 00	5,618,235 00	12½	202 50	–	–	–	135,783 00	.27‖
1863, .	95	272,219	23,319	9⅓	56,883,828 00	6,480,154 00	12⅘	208 92	–	–	–	140,713 00	
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10‖	214 52	–	–	–	184,739 77	.29
1865, .	102	291,488	128§	–	59,936,482 52	2,621,121 78§	4⅕§	205 62	1,267,329	47 29	23	203,348 56	.33
1866, .	102	316,853	25,365	8⅔	67,732,264 31	7,795,781 79	13	213 76	–	–	–	219,257 03	.32
1867, .	108	348,593	31,740	10	80,431,583 71	12,699,319 40	18⅔	230 73	–	–	–	254,226 79	.31
1868, .	115	383,094	34,501	10‖	94,838,336 54	14,406,752 83	18‖	247 55	–	–	–	297,527 60	

* In 1830.

† Or 1 person in 25.
a Or 1 person in 12 1-3.

‡ Or 1 person in 20.
b Or 1 person in less than 8.

§ Decrease.
c Or 1 person in 5 4-10.

‖ Nearly.

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Holyoke,	96
Hopkinton,	82
Hyannis,	112
Lancaster,	90
Lawrence,	74
Lee,	100
Leominster,	90
Lowell,	82, 84
Lynn,	76
Malden,	84
Marlborough,	84
Milford,	90
Millbury,	90
Nantucket,	114
Natick,	86
New Bedford,	106
Newburyport,	76
Newton,	86
Northampton,	94
North Bridgewater,	110
North Brookfield,	90
Peabody,	76
Pittsfield,	100
Plymouth,	110
Provincetown,	114
Quincy,	102
Randolph,	102
Rockport,	78
Salem,	78
Salisbury,	78
Sandwich,	114
Scituate,	110
Shelburne,	98
Southbridge,	92
South Weymouth,	104
South Scituate,	110
Springfield,	96, 98
Stoneham,	86
Taunton,	108
Waltham,	86
Ware,	96
Wareham,	112
Webster,	94
Wellfleet,	114
Westfield,	98
Weymouth,	104
Winchendon,	92
Woburn,	86
Worcester,	92, 94

PUBLIC DOCUMENT..... .....No. 8.

ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

STATE LIBRARY
1869
OF
MASSACHUSETTS

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79 Milk Street (corner of Federal).
1870.

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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. Oliver Warner, *Secretary of the Commonwealth.*

The Commissioner of Savings Banks has the honor to submit herewith his Fourth Annual Report.

The present number of savings banks is one hundred and thirty-one, sixteen of which commenced business this year under acts of incorporation obtained at the last session of the legislature, namely:—

Barre Savings Bank,	Barre.
Georgetown Savings Bank,	Georgetown.
Groveland Savings Bank,	Groveland.
Grafton Savings Bank,	Grafton.
Greenfield Savings Bank,	Greenfield.
Great Barrington Savings Bank,	Great Barrington.
Hudson Savings Bank,	Hudson.
Leicester Savings Bank,	Leicester.
Medford Savings Bank,	Medford.
Northampton Savings Bank,	Northampton.
Reading Savings Bank,	Reading.
South Adams Savings Bank,	South Adams.
Taunton Savings Bank,	Taunton.
Union Savings Bank,	Fall River.
Wakefield Savings Bank,	Wakefield.
Westborough Savings Bank,	Westborough.

Excepting a few of the new banks which have been in operation for a short time only, all have been examined, and their condition and date of examination appear in the following Abstract.

ABINGTON SAVINGS BANK—ABINGTON.

[September 10.]

JENKINS LANE, *President.* *Treasurer*, J. H. FARRAR.

Deposits,	$466,602 90	
Profits,	12,636 54	
Public Funds,		$143,850 00
Bank Stock,		31,200 00
Railroad Bonds,		18,843 33
Loans on Public Funds,		23,357 50
on Bank Stock,		2,782 64
on Real Estate,		186,494 12
on Personal Security,		29,463 00
to Counties, Cities and Towns,		39,506 96
Expense Account,		50 00
Cash on hand,		3,691 89
	$479,239 44	$479,239 44

Number of Depositors,	1,867
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in July, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$7,100 00
Average annual expenses,	1,100 00

AMHERST SAVINGS BANK—AMHERST.

[June 1.]

CHARLES ADAMS, *President.* *Treasurer*, SAMUEL C. CARTER.

Deposits,	$85,793 72	
Interest,	814 42	
Public Funds,		$8,100 00
Bank Stock,		300 00
Railroad Bonds,		1,000 00
Loans on Public Funds,		7,259 47
on Real Estate,		40,125 00
on Personal Security,		16,800 00
to Counties, Cities and Towns,		9,500 00
Expense Account,		444 28
Cash on hand,		3,079 19
	$86,608 14	$86,608 14

Number of Depositors,	800
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$300 00
Average annual expenses,	175 00

ANDOVER SAVINGS BANK—ANDOVER.

[November 4.]

NATHANIEL SWIFT, *President.* *Treasurer*, JOHN FLINT.

Deposits,	$620,349 75	
Profits,	23,375 93	
Public Funds,		$295,000 00
Bank Stock,		97,000 00
Loans on Public Funds,		8,060 00
on Real Estate,		129,825 00
on Personal Security,		35,322 00
to Counties, Cities and Towns,		77,000 00
to Banks, on interest,		128 27
Cash on hand,		1,390 41
	$643,725 68	$643,725 68

Number of Depositors,	2,086
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in December, 1865.	
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	1,200 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[July 3.]

SAMUEL BUTTERFIELD, *President.* *Treasurer*, WILLIAM PROCTOR.

Deposits,	$203,799 17	
Profits,	16,779 34	
Public Funds,		$50,000 00
Loans on Real Estate,		162,980 00
on Personal Security,		1,650 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		906 03
Cash on hand,		4,042 48
	$220,578 51	$220,578 51

Number of Depositors,	1,111
Rate of ordinary dividends for the year,	5 per cent.
Last dividend of reserved profits, in October, 1865.	
Extra dividends are made once in	Five years.
Average annual expenses,	$500 00

ATHOL SAVINGS BANK—ATHOL.

[June 1.]

CHARLES C. BASSETT, *President.* *Treasurer*, A. HARDING, Jr.

Deposits,	$162,259 78	
Interest,	2,124 10	
Public Funds,		$10,000 00
Loans on Public Funds,		13,600 00
on Bank Stock,		6,500 00
on Real Estate,		50,615 00
on Personal Security,		40,118 00
on Railroad Stock,		15,000 00
to Counties, Cities and Towns,		22,500 00
Expense Account,		988 56
Cash on hand,		5,062 32
	$164,383 88	$164,383 88

Number of Depositors,	964
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	$600 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[September 2.]

E. BATES, *President.* *Treasurer*, H. M. DAGGETT.

Deposits,	$63,407 12	
Interest,	1,900 66	
Public Funds,		$9,800 00
Bank Stock,		2,290 50
Loans on Bank Stock,		3,200 00
on Real Estate,		7,300 00
on Personal Security,		17,421 00
to Counties, Cities and Towns,		23,800 00
Premium Account,		408 32
Cash on hand,		1,487 96
	$65,307 78	$65,307 78

Number of Depositors,	320
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,290 50
Average annual expenses,	50 00

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[July 30.]

JOSIAH HINCKLEY, *President.* *Treasurer*, JOHN MONROE.

Deposits,	$950,782 19	
Interest,	1,255 02	
Dividend Account,	29,311 87	
Public Funds,		$246,500 00
Bank Stock,		175,906 56
Real Estate,		3,500 00
Loans on Real Estate,		311,569 00
on Personal Security,		199,717 38
to Counties, Cities and Towns,		38,500 00
Cash on hand,		5,656 14
	$981,349 08	$981,349 08

Number of Depositors,	3,061
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	1,850 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[June 24.]

JULIUS ROCKWELL, *President.* *Treasurer*, ROBERT W. ADAM.

Deposits,	$858,283 70	
Profits,	45,708 92	
Public Funds,		$323,000 00
Bank Stock,		93,120 00
Loans on Public Funds,		5,000 00
on Bank Stock,		11,000 00
on Real Estate,		171,110 48
on Personal Security,		180,456 38
to Counties, Cities and Towns,		100,500 00
Suspense Account,		762 81
Expense Account,		1,035 41
Cash on hand,		18,007 54
	$903,992 62	$903,992 62

Number of Depositors,	2,800
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	4,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 20.]

WILLIAM ENDICOTT, *President.* *Treasurer*, R. G. BENNETT.

Deposits,	$149,211 42	
Interest,	2,388 05	
Public Funds,		$5,375 00
Bank Stock,		14,435 50
Loans on Public Funds,		8,175 00
on Bank Stock,		6,100 00
on Real Estate,		82,486 86
on Personal Security,		1,250 00
to Counties, Cities and Towns,		25,000 00
Expense Account,		15 19
Cash on hand,		8,761 92
	$151,599 47	$151,599 47

Number of Depositors,	850
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$3,300 00
Average annual expenses,	250 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[March 11.]

PAUL ADAMS, *President.* *Treasurer*, A. H. EVANS.

Deposits,	$7,575,842 25	
Profits and Interest,	544,291 45	
Suspense Account,	4,483 52	
Public Funds,		$2,485,900 00
Bank Stock,		354,887 50
Railroad Bonds,		100,000 00
Real Estate,		103,765 07
Loans on Public Funds,		135,000 00
on Real Estate,		3,509,200 00
on Personal Security,		316,000 00
to Counties, Cities and Towns,		288,700 00
to Banks, on interest,		793,639 97
Expense Account,		33,472 14
Cash on hand,		4,052 54
	$8,124,617 22	$8,124,617 22

Number of Depositors,	50,397
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in April, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,000 00
Average annual expenses,	17,861 16

BOSTON PENNY SAVINGS BANK—BOSTON.

[February 24.]

DANIEL HARWOOD, *President.* *Treasurer*, HENRY R. REYNOLDS.

Deposits,	$354,664 48	
Profits,	7,541 93	
Public Funds,		$91,000 00
Bank Stock,		11,000 00
Real Estate,		27,917 60
Loans on Public Funds,		33,900 00
on Bank Stock,		35,000 00
on Real Estate,		126,560 00
on Personal Security,		24,000 00
on Railroad Stock,		4,700 00
to Banks, on interest,		6,273 76
Cash on hand,		1,855 05
	$362,206 41	$362,206 41

Number of Depositors,	7,358
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,000 00
Average annual expenses,	4,361 27

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[May 13.]

JAMES DANA, *President.* *Treasurer*, J. L. ORDWAY.

Deposits,	$63,953 24	
Profits,	1,265 64	
Interest,	1,849 05	
Public Funds,		$27,342 50
Bank Stock,		8,389 25
Loans on Bank Stock,		6,900 00
on Real Estate,		19,250 00
on Personal Security,		4,000 00
Suspense Account,		32 32
Expense Account,		157 83
Cash on hand,		996 03
	$67,067 93	$67,067 93

Number of Depositors,	493
Rates of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$4,150 25
Average annual expenses,	400 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[September 14.]

JOSEPH WILBAR, *President.* *Treasurer*, GEORGE B. ATWOOD.

Deposits,	$1,468,348 39	
Profits,	29,059 60	
Interest,	44,998 24	
Public Funds,		$449,072 87
Bank Stock,		45,114 00
Real Estate,		6,133 22
Loans on Public Funds,		35,300 00
on Bank Stock,		1,600 00
on Real Estate,		636,573 76
on Personal Security,		324,387 00
on Railroad Stock,		3,000 00
to Counties, Cities and Towns,		31,200 00
Expense Account,		1,477 18
Cash on hand,		8,548 20
	$1,542,406 23	$1,542,406 23

Number of Depositors,	6,108
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$14,477 00
Average annual expenses,	5,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 27.]

STEPHEN T. FARWELL, *President.* *Treasurer*, EBEN SNOW.

Deposits,	$772,630 44	
Profits,	28,427 69	
Public Funds,		$145,964 21
Bank Stock,		2,526 00
Loans on Public Funds,		1,100 00
on Real Estate,		603,058 00
on Personal Security,		45,080 00
Expense Account,		1,182 39
Cash on hand,		2,147 53
	$801,058 13	$801,058 13

Number of Depositors,	2,798
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,526 00
Average annual expenses,	1,600 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 27.]

BENJAMIN TILTON, *President.* *Treasurer*, LUCIUS R. PAGE.

Deposits,	$639,588 13	
Profits,	16,345 03	
Public Funds,		$94,000 00
Bank Stock,		17,095 33
Loans on Public Funds,		17,800 00
on Real Estate,		454,725 00
on Personal Security,		37,000 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		17,000 00
Expense Account,		6,061 87
Cash on hand,		7,750 96
	$655,933 15	$655,933 16

Number of Depositors,	2,459
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in October, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	1,225 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[August 19.]

CHARLES H. FRENCH, *President.* *Treasurer*, FRANCIS W. DEANE.

Deposits,	$151,391 57	
Interest,	13,486 25	
Public Funds,		$45,000 00
Bank Stock,		8,900 00
Loans on Real Estate,		72,795 00
on Personal Security,		29,180 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		557 68
Cash on hand,		3,445 14
	$164,877 82	$164,877 82

Number of Depositors,	735
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in April, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,700 00
Average annual expenses,	500 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[October 21.]

GORHAM P. LOW, *President.* *Treasurer*, ALFRED PRESSON.

Deposits,	$423,042 53	
Interest,	26,160 58	
Public Funds,		$130,000 00
Bank Stock,		94,945 66
Loans on Real Estate,		121,177 95
on Personal Security,		10,500 00
to Counties, Cities aud Towns,		89,500 00
Cash on hand,		3,079 50
	$449,203 11	$449,203 11

Number of Depositors,	1,995
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in April, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,698 50
Average annual expenses,	2,000 00

CAPE COD FIVE CENTS SAVINGS BANK—HARWICH.

[July 29.]

NATHANIEL SNOW, *President.* *Treasurer*, OBED BROOKS.

Deposits,	$187,560 42	
Profits,	1,941 76	
Public Funds,		$49,900 00
Bank Stock,		17,157 33
Loans on Real Estate,		60,562 31
on Personal Security,		56,208 80
to Counties, Cities and Towns,		1,000 00
Cash on hand,		4,673 74
	$189,502 18	$189,502 18

Number of Depositors,	1,407
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$14,555 75
Average annual expenses,	575 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[December 23.]

P. J. Stone, *President.* *Treasurer*, Amos Stone.

Deposits,	$1,099,351 97	
Interest,	21,361 30	
Cash overdrawn,	13,159 61	
Public Funds,		$152,850 00
Bank Stock,		235,693 25
Loans on Public Funds,		13,000 00
on Bank Stock,		12,000 00
on Real Estate,		684,229 63
on Personal Security,		36,100 00
	$1,133,872 88	$1,133,872 88

Number of Depositors,	5,652
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in April, 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$44,550 00
Average annual expenses,	1,500 00

CHELSEA SAVINGS BANK—CHELSEA.

[October 15.]

John H. Osgood, *President,* *Treasurer*, Samuel Bassett.

Deposits,	$401,587 50	
Profits,	11,414 45	
Public Funds,		$31,007 50
Bank Stock,		26,454 60
Loans on Real Estate,		244,134 98
to Counties, Cities and Towns,		101,146 67
Expense Account,		2,290 34
Cash on hand,		7,967 86
	$413,001 95	$413,001 95

Number of Depositors,	2,726
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in August, 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,870 00
Average annual expenses,	1,478 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 23.]

JEROME WELLS, *President.* *Treasurer*, H. H. HARRIS.

Deposits,	$246,479 65	
Public Funds,		$30,000 00
Bank Stock,		9,200 00
Loans on Public Funds,		12,525 00
on Bank Stock,		7,500 00
on Real Estate,		131,221 04
on Personal Security,		51,070 00
Profit and Loss Account,		1,114 08
Cash on hand,		3,849 53
	$246,479 65	$246,479 65

Number of Depositors,	900
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in April, 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	1,200 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[September 17.]

JOSEPH OSBORN, *President.* *Treasurer*, E. E. HATHAWAY.

Deposits,	$1,303,578 14	
Profits,	55,233 75	
Public Funds,		$281,000 00
Bank Stock,		281,891 50
Loans on Real Estate,		150,526 00
on Personal Security,		623,425 00
to Counties, Cities and Towns,		2,998 75
Expense Account,		578 15
Cash on hand,		18,392 49
	$1,358,811 89	$1,358,811 89

Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$80,000 00
Average annual expenses,	2,650 00

CITY INSTITUTION FOR SAVINGS—LOWELL.

[April 6.]

NATHAN ALLEN, *President.* *Treasurer*, JOHN A. BUTTRICK.

Deposits,	$2,352,517 04	
Profits,	87,917 76	
Public Funds,		$439,594 00
Bank Stock,		386,053 00
Railroad Bonds,		69,000 00
Loans on Public Funds,		6,000 00
on Bank Stock,		33,300 00
on Real Estate,		639,365 00
on Personal Security,		121,500 00
to Counties, Cities and Towns,		639,100 00
to Banks, on interest,		104,000 00
Cash on hand,		2,522 80
	$2,440,434 80	$2,440,434 80

Number of Depositors,	7,250
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in January, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$37,500 00
Average annual expenses,	5,300 00

CLINTON SAVINGS BANK—CLINTON.

[May 12.]

FRANKLIN FORBES, *President.* *Treasurer*, C. L. S. HAMMOND.

Deposits,	$256,988 01	
Profits,	9,680 29	
Public Funds,		$100,000 00
Bank Stock,		20,000 00
Loans on Public Funds,		5,520 00
on Bank Stock,		1,000 00
on Real Estate,		77,055 00
on Personal Security,		47,475 00
to Counties, Cities and Towns,		14,800 00
Cash on hand,		818 30
	$266,668 30	$266,668 30

Number of Depositors,	1,163
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in October, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	900 00

COHASSET SAVINGS BANK—COHASSET.

[September 24.]

ABRAHAM H. TOWER, *President.* *Treasurer*, L. N. BATES.

Deposits,	$216,361 91	
Profits,	4,580 84	
Public Funds,		$76,000 00
Bank Stock,		39,400 00
Loans on Real Estate,		88,500 00
to Counties, Cities and Towns,		12,000 00
Cash on hand,		5,042 75
	$220,942 75	$220,942 75

Number of Depositors,	712
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,000 00
Average annual expenses,	900 00

DANVERS SAVINGS BANK—DANVERS.

[October 19.]

RUFUS PUTNAM, *President.* *Treasurer*, WILLIAM L. WESTON.

Deposits,	$520,253 27	
Profits,	44,125 09	
Public Funds,		$207,200 00
Bank Stock,		90,125 00
Loans on Public Funds,		10,000 00
on Bank Stock,		4,585 00
on Real Estate,		179,068 00
on Personal Security,		30,057 00
to Counties, Cities and Towns,		20,000 00
to Banks, on interest,		20,108 62
Expense Account,		1,139 75
Cash on hand,		2,094 99
	$564,378 36	$564,378 36

Number of Depositors,	2,173
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in October, 1865.	
Largest amount invested in the stock of any one bank,	$25,000 00
Average annual expenses,	1,200 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 11.]

E. Burgess, *President.* *Treasurer*, C. Guild.

Deposits,	$691,063 73	
Profits,	61,702 57	
Public Funds,		$71,000 00
Bank Stock,		32,452 00
Loans on Public Funds,		13,750 00
on Bank Stock,		1,800 00
on Real Estate,		587,726 46
on Personal Security,		26,930 00
to Counties, Cities and Towns,		5,100 00
to Banks, on interest,		10,996 55
Suspense Account,		280 67
Cash on hand,		2,730 62
	$752,766 30	$752,766 30

Number of Depositors,	2,983
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in May, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,987 50
Average annual expenses,	1,951 47

DORCHESTER SAVINGS BANK—DORCHESTER.

[July 23.]

Daniel Denny, *President.* *Treasurer*, Edward Pierce.

Deposits,	$269,392 26	
Profits,	6,666 56	
Public Funds,		$61,876 00
Bank Stock,		28,575 00
Loans on Real Estate,		141,885 00
on Personal Security,		38,100 00
to Counties, Cities and Towns,		2,000 00
Expense Account,		235 59
Cash on hand,		3,387 23
	$276,058 82	$276,058 82

Number of Depositors,	1,078
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in May, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,492 75
Average annual expenses,	1,000 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 10.]

SUMNER SHAW, *President.* *Secretary*, ZENAS JENKINS.

Deposits,	$47,114 02	
Profits,	555 05	
Bank Stock,		$15,671 60
Loans on Public Funds,		4,000 00
on Real Estate,		27,218 00
Expense Account,		190 41
Cash on hand,		589 06
	$47,669 07	$47,669 07

Number of Depositors,	236
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	$190 41

EAST BOSTON SAVINGS BANK—EAST BOSTON.

[March 4.]

P. M. CRANE, *President.* *Treasurer*, ALBERT BOWKER.

Deposits,	$412,925 26	
Profits,	31,093 00	
Interest,	66 49	
Dividend Account,	7,229 42	
Public Funds,		$115,000 00
Bank Stock,		50,927 70
Real Estate,		8,290 37
Loans on Public Funds,		18,725 00
on Bank Stock,		10,000 00
on Real Estate,		210,138 75
on Personal Security,		16,795 00
to Counties, Cities and Towns,		8,850 00
Expense Account,		46 87
Cash on hand,		12,540 48
	$451,314 17	$451,314 17

Number of Depositors,	1,438
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,750 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 30.]

GEORGE STEVENS, *President.* *Treasurer*, JOHN SAVAGE, Jr.

Deposits,	$443,721 55	
Profits,	21,941 88	
Public Funds,		$103,100 00
Bank Stock,		47,096 42
Loans on Real Estate,		267,650 00
to Counties, Cities and Towns,		35,000 00
Expense Account,		2,385 39
Cash on hand,		10,431 62
	$465,663 43	$465 663 43

Number of Depositors,	2,500
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in October, 1866.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$5,593 64
Average annual expenses,	600 00

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[March 26.]

WILLIAM S. LELAND, *President.* *Treasurer*, GEORGE C. LEACH.

Deposits,	$265,004 10	
Profits,	20,226 59	
Public Funds,		$59,000 00
Bank Stock,		52,800 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		14,200 00
on Bank Stock,		2,900 00
on Real Estate,		99,766 67
on Personal Security,		40,000 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		603 04
Cash on hand,		960 98
	$285,230 69	$285,230 69

Number of Depositors,	2,080
Rate of ordinary dividends for the last year,	4 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$13,000 00
Average annual expenses,	1,300 00

ESSEX SAVINGS BANK—LAWRENCE.

[November 9.]

GEORGE D. CABOT, *President.* *Treasurer*, JAMES H. EATON.

Deposits,	$1,528,978 86	
Profits,	39,935 94	
Public Funds,		$548,500 00
Bank Stock,		196,950 00
Loans on Real Estate,		430,400 00
on Personal Security,		225,572 00
to Counties, Cities and Towns,		164,000 00
Expense Account,		235 33
Cash on hand,		3,257 47
	$1,568,914 80	$1,568,914 80

Number of Depositors,	5,648
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in October, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$25,000 00
Average annual expenses,	3,000 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[September 15.]

I. F. TERRY, *President.* *Treasurer*, CHARLES DREW.

Deposits,	$355,905 58	
Interest,	23,330 28	
Public Funds,		$163,500 00
Bank Stock,		112,400 00
Real Estate,		3,500 00
Loans on Public Funds,		3,259 00
on Bank Stock,		13,931 23
on Real Estate,		5,052 54
on Personal Security,		35,702 12
on Railroad Stock,		7,800 00
to Counties, Cities and Towns,		30,000 00
to Banks, on interest,		3,000 00
Cash on hand,		1,090 97
	$379,235 86	$379,235 86

Number of Depositors,	895
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$27,000 00
Average annual expenses,	1,300 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[September 17.]

S. Angier Chase, *President.* *Treasurer*, C. J. Holmes.

Deposits,	$726,324 80	
Profits,	28,572 09	
Due Second National Bank,	500 00	
Public Funds,		$250,000 00
Bank Stock,		152,000 00
Railroad Bonds,		150,000 00
Loans on Real Estate,		38,000 00
on Personal Security,		159,700 00
Expense Account,		5,485 45
Cash on hand,		211 44
	$755,396 89	$755,396 89

Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	1,200 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[September 17.]

J. B. French, *President.* *Treasurer*, J. F. Lindsey.

Deposits,	$3,543,932 38	
Profits,	233,343 30	
Public Funds,		$1,020,000 00
Bank Stock,		661,600 00
Real Estate,		56,913 67
Loans on Real Estate,		256,925 00
on Personal Security,		1,733,328 00
to Counties, Cities and Towns,		32,000 00
Cash on hand,		16,509 01
	$3,777,275 68	$3,777,275 68

Number of Depositors,	8,633
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$75,600 00
Average annual expenses,	4,500 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[May 15.]

NATHANIEL WOOD, *President.* *Treasurer*, EBENEZER TORREY.

Deposits,	$1,326,151 69	
Profits,	80,574 52	
Suspense Account,	398 13	
Public Funds,		$210,000 00
Bank Stock,		170,600 00
Railroad Bonds,		2,700 00
Loans on Public Funds,		43,025 00
on Bank Stock,		3,400 00
on Real Estate,		450,102 57
on Personal Security,		260,086 33
on Railroad Stock,		26,000 00
to Counties, Cities and Towns,		194,600 00
Expense Account,		798 04
Cash on hand,		45,812 40
	$1,407,124 34	$1,407,124 34

Number of Depositors,	5,200
Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in June, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,250 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[September 9.]

OTIS CARY, *President.* *Treasurer*, WILLIAM H. THOMAS.

Deposits,	$91,008 27	
Interest,	2,440 55	
Public Funds,		$11,300 00
Bank Stock,		5,200 00
Loans on Real Estate,		45,135 00
on Personal Security,		21,275 00
to Counties, Cities and Towns,		5,500 00
Cash on hand,		5,038 82
	$93,448 82	$93,448 82

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in May, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,500 00
Average annual expenses,	150 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[November 17.]

MOSES EDGELL, *President.* *Treasurer*, C. S. ADAMS.

Deposits,	$533,679 40	
Interest,	20,818 94	
Public Funds,		$113,100 00
Bank Stock,		109,500 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		5,630 00
on Real Estate,		273,517 03
on Personal Security,		4,566 00
to Counties, Cities and Towns,		6,775 00
Furniture and Fixtures,		1,600 00
Expense Account,		798 77
Cash on hand,		14,011 54
	$554,498 34	$554,498 34

Number of Depositors,	2,228
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in May, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$18,000 00
Average annual expenses,	1,400 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 10.]

OSMYN BREWSTER, *President.* *Treasurer*, HENRY W. WHITTEMORE.

Deposits,	$2,089,612 80	
Profits,	17,830 91	
Interest,	15,638 94	
Suspense Account,	20 00	
Public Funds,		$545,445 42
Bank Stock,		109,591 71
Railroad Bonds,		9,737 50
Loans on Public Funds,		1,600 00
on Bank Stock,		18,000 00
on Real Estate,		1,240,203 00
on Personal Security,		47,500 00
to Banks, on interest,		149,262 19
Expense Account,		632 94
Cash on hand,		1,129 89
	$2,123,102 65	$2,123,102 65

Number of Depositors,	6,249
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in July, 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$49,417 75
Average annual expenses,	4,800 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 3.]

SAMUEL O. LAMB, *President.* *Treasurer*, WILLIAM HENRY ALLEN.

Deposits,	$1,472,127 02	
Profits,	62,072 98	
Public Funds,		$682,300 00
Bank Stock,		60,900 00
Loans on Public Funds,		82,370 00
on Bank Stock,		54,450 00
on Real Estate,		313,650 00
on Personal Security,		265,219 62
to Counties, Cities and Towns,		65,325 00
to Banks, on interest,		7,351 45
Expense Account,		766 88
Cash on hand,		1,867 05
	$1,534,200 00	$1,534,200 00

Number of Depositors,	4,968
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,400 00
Average annual expenses,	3,000 00

GARDNER SAVINGS BANK—GARDNER.

[November 12.]

CHARLES HEYWOOD, *President.* *Treasurer*, JOHN D. EDGELL.

Deposits,	$99,469 12	
Interest,	630 84	
Cash overdrawn,	127 00	
Public Funds,		$8,702 00
Bank Stock,		1,584 00
Loans on Bank Stock,		2,800 00
on Real Estate,		48,600 00
on Personal Security,		22,000 00
to Counties, Cities and Towns,		16,200 00
Expense Account,		340 96
	$100,226 96	$100,226 96

Number of Depositors,	535
Rate of ordinary dividends for the last year,	5½ per cent.
Largest amount invested in the stock of any one bank,	$1,584 00
Average annual expenses,	359 83

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 10.]

J. P. Jones, *President.* *Treasurer*, W. H. Harriman.

Deposits,	$9,569 00	
Interest,	73 16	
Public Funds,		$1,807 50
Loans on Public Funds,		800 00
on Real Estate,		5,700 00
to Counties, Cities and Towns,		1,000 00
Expense Account,		85 75
Cash on hand,		248 91
	$9,642 16	$9,642 16

Number of Depositors, ... 86

Commenced business April 21, 1869.

GRAFTON SAVINGS BANK—GRAFTON.

[November 11.]

Abram M. Bigelow, *President.* *Treasurer*, Henry F. Wing.

Deposits,	$22,375 69	
Interest,	67 48	
Loans on Public Funds,		$3,000 00
on Bank Stock,		5,000 00
on Real Estate,		3,100 00
on Personal Security,		11,144 61
Expense Account,		70 25
Cash on hand,		128 31
	$22,443 17	$22,443 17

Number of Depositors, ... 109

Commenced business June 1, 1869.

GREENFIELD SAVINGS BANK—GREENFIELD.

[June 3.]

JOHN SANDERSON, *President.* *Treasurer*, R. A. PACKARD.

Deposits,	$35,120 00	
Bank Stock,		$19,170 00
Loans on Real Estate,		4,700 00
on Personal Security,		4,925 00
Cash on hand,		6,325 00
	$35,120 00	$35,120 00

Number of Depositors,	161

Commenced business April 1, 1869.

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 23.]

STEPHEN C. BEMIS, *President.* *Treasurer*, F. S. BAILEY.

Deposits,	$571,400 20	
Profits,	15,478 32	
Public Funds,		$107,175 00
Bank Stock,		98,092 50
Railroad Bonds,		5,000 00
Loans on Public Funds,		7,638 74
on Bank Stock,		32,000 00
on Real Estate,		273,350 00
on Personal Security,		57,385 00
to Counties, Cities and Towns,		3,000 00
Expense Account,		2,623 92
Cash on hand,		613 36
	$586,878 52	$586,878 52

Number of Depositors,	1,598
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in February, 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$20,724 00
Average annual expenses,	1,600 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 10.]

JOHN A. APPLETON, *President.* *Treasurer*, A. B. JAQUES.

Deposits,	$1,821,401 22	
Profit and Loss,	990 61	
Interest,	3,302 44	
Public Funds,		$714,800 00
Bank Stock,		318,400 00
Railroad Bonds,		36,000 00
Loans on Public Funds,		33,150 00
on Bank Stock,		18,700 00
on Real Estate,		652,175 00
on Personal Security,		17,900 00
to Counties, Cities and Towns,		2,500 00
Expense Account,		176 66
Cash on hand,		31,892 61
	$1,825,694 27	$1,825,694 27

Number of Depositors,	6,513
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$26,700 00
Average annual expenses,	2,700 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[November 2.]

ISAAC BARNES, *President.* *Treasurer*, HENRY C. HARDING.

Deposits,	$971,689 19	
Profits,	63,358 25	
Public Funds,		$262,800 00
Bank Stock,		141,600 00
Real Estate,		1,921 03
Loans on Public Funds,		21,500 00
on Bank Stock,		7,050 00
on Real Estate,		579.930 00
on Personal Security,		10,000 00
to Counties, Cities and Towns,		7,750 00
Expense Account,		1,436 87
Cash on hand,		1,059 54
	$1,035,047 44	$1,035,047 44

Number of Depositors,	3,231
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,900 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 23.]

JOEL RUSSELL, *President.* *Treasurer*, R. B. JOHNSON.

Deposits,	$261,777 49	
Profits,	6,271 87	
Public Funds,		$20,000 00
Bank Stock,		12,069 50
Loans on Public Funds,		8,520 00
on Bank Stock,		1,000 00
on Real Estate,		130,628 00
on Personal Security,		59,704 00
to Counties, Cities and Towns,		27,775 00
Expense Account,		2 25
Cash on hand,		8,350 61
	$268,049 36	$268,049 36

Number of Depositors,	1,285
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$6,685 00
Average annual expenses,	827 00

HOPKINTON SAVINGS BANK—HOPKINTON.

[May 4.]

L. H. BOWKER, *President.* *Treasurer*, R. F. CLAFLIN.

Deposits,	$31,516 83	
Interest,	572 25	
Public Funds,		$8,000 00
Loans on Real Estate,		7,715 00
on Personal Security,		300 00
to Counties, Cities and Towns,		12,900 00
Expense Account,		454 81
Cash on hand,		2,719 27
	$32,089 08	$32,089 08

Number of Depositors,	254
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$200 00

HYANNIS SAVINGS BANK—HYANNIS.

[July 30.]

S. B. Phinney, *President.* *Treasurer*, Joseph R. Hall.

Deposits,	$46,607 28	
Interest,	491 51	
Railroad Bonds,		$2,880 00
Loans on Real Estate,		11,316 00
on Personal Security,		29,600 00
Cash on hand,		3,302 79
	$47,098 79	$47,098 79

Number of Depositors,	272
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Average annual expenses,	$160 00

INSTITUTION FOR SAVINGS—NEWTON.

[May 11.]

George Hyde, *President.* *Treasurer*, E. J. Collins.

Deposits,	$132,573 33	
Interest,	3,061 91	
Public Funds,		$9,500 00
Bank Stock,		6,805 00
Loans on Public Funds,		4,200 00
on Real Estate,		95,095 00
on Personal Security,		12,200 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		470 24
Cash on hand,		4,240 00
	$135,635 24	$135,635 24

Number of Depositors,	869
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in January, 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	500 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[October 26.]

EDWARD S. MORLEY, *President.* *Treasurer*, RICHARD STONE.

Deposits,	$2,819,189 54	
Profit and Loss,	2,618 98	
Interest,	94,953 57	
Suspense Account,	35 00	
Public Funds,		$959,526 75
Bank Stock,		887,100 00
Railroad Bonds,		24,700 00
Real Estate,		10,839 48
Loans on Public Funds,		38,150 00
on Bank Stock,		4,000 00
on Real Estate,		404,959 72
on Personal Security,		141,754 01
to Counties, Cities and Towns,		318,830 00
to Banks, on interest,		88,647 67
Annuity in Trust,		9,526 30
Expense Account,		2,038 26
Fifty Associates' Stock,		25,000 00
Cash on hand,		1,724 90
	$2,916,797 09	$2,916,797 09

Number of Depositors,	8,149
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in April, 1865.	
Extra dividends are made in	Five years.
Largest amount invested in the stock of any one bank,	$75,000 00
Average annual expenses,	4,700 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 23.]

ALMOND D. HODGES, *President.* *Treasurer*, EDWARD RICHARDS.

Deposits,	$1,195,640 41	
Profits,	99,325 24	
Public Funds,		$374,363 65
Bank Stock,		173,396 97
Loans on Public Funds,		122,700 00
on Bank Stock,		9,790 00
on Real Estate,		339,062 87
on Personal Security,		189,241 19
to Counties, Cities and Towns,		71,900 00
Cash on hand,		14,510 97
	$1,294,965 65	$1,294,965 65

Number of Depositors,	4,385
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in October, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,275 50
Average annual expenses,	3,400 00

LANCASTER SAVINGS BANK—LANCASTER.

[May 12.]

HENRY WILDER, *President.* *Treasurer*, C. T. SYMMES.

Deposits,	$510,891 34	
Profits,	12,842 97	
Public Funds,		$250,000 00
Bank Stock,		52,100 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		2,150 00
on Bank Stock,		2,000 00
on Real Estate,		141,824 03
on Personal Security,		58,050 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		467 30
Cash on hand,		2,142 98
	$523,734 31	$523,734 31

Number of Depositors,	1,772
Rate of ordinary dividends for the last year,	5½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,800 00
Average annual expenses,	1,037 15

LAWRENCE SAVINGS BANK—LAWRENCE.

[November 9.]

MILTON BONNEY, *President.* *Treasurer*, W. R. SPAULDING.

Deposits,	$133,864 20	
Interest,	2,790 84	
Public Funds,		$11,890 74
Bank Stock,		8,398 88
Loans on Real Estate,		98,793 00
on Personal Security,		13,900 00
to Counties, Cities and Towns,		1,000 00
Expense account,		1,849 73
Cash on hand,		822 69
	$136,655 04	$136,655 04

Number of Depositors,	950
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$2,899 88
Average annual expenses,	600 00

LEE SAVINGS BANK—LEE.

[June 25.]

H. GARFIELD, *President.* *Treasurer*, J. L. KILBORN.

Deposits,	$237,004 86	
Profits,	3,080 21	
Public Funds,		$135,500 00
Bank Stock,		8,980 00
Loans on Bank Stock,		960 00
on Real Estate,		63,773 00
on Personal Security,		15,150 00
Expense Account,		161 67
Cash on hand,		15,560 40
	$240,085 07	$240,085 07

Number of Depositors,	1,012
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in May, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,500 00
Average annual expenses,	575 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[May 14.]

LEONARD BURRAGE, *President.* *Treasurer*, J. C. ALLEN.

Deposits,	$80,261 73	
Interest,	214 00	
Public Funds,		$10,510 72
Loans on Public Funds,		10,000 00
on Real Estate,		39,075 00
on Personal Security,		11,950 00
on Railroad Stock,		2,500 00
to Counties, Cities and Towns,		4,000 00
Furniture and Fixtures,		635 15
Cash on hand,		1,804 86
	$80,475 73	$80,475 73

Number of Depositors,	546
Rate of ordinary dividends for the last year,	5 per cent.
No extra dividends.	
Average annual expenses,	$200 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[April 22.]

HORATIO WOOD, *President.* *Treasurer*, A. S. TYLER.

Deposits,	$1,652,037 48	
Profits,	42,441 48	
Public Funds,		$378,367 50
Bank Stock,		148,500 00
Railroad Bonds,		11,725 00
Loans on Public Funds,		12,900 00
on Bank Stock,		7,700 00
on Real Estate,		817,650 00
on Personal Security,		9,500 00
to Counties, Cities and Towns,		199,260 00
to Banks, on interest,		105,000 00
Expense Account,		843 13
Interest Account,		122 02
Cash on hand,		2,911 31
	$1,694,478 96	$1,694,478 96

Number of Depositors,	7,560
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1866.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$22,500 00
Average annual expenses,	3,337 00

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[April 6.]

THEODORE EDSON, *President.* *Treasurer*, GEORGE J. CARNEY.

Deposits,	$1,335,103 81	
Profit and Loss,	133,301 98	
Public Funds,		$671,000 00
Bank Stock,		20,300 00
Real Estate,		20,334 06
Loans on Public Funds,		26,000 00
on Bank Stock,		25,100 00
on Real Estate,		111,950 00
to Counties, Cities and Towns,		425,925 00
to Banks, on interest,		167,130 00
Cash on hand,		666 73
	$1,468,405 79	$1,468,405 79

Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$14,000 00
Average annual expenses,	3,400 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 12.]

THOMAS B. NEWHALL, *President.* *Treasurer*, B. V. FRENCH.

Deposits,	$619,158 21	
Profits,	7,204 00	
Suspense Account,	4,644 14	
Public Funds,		$135,687 50
Bank Stock,		134,250 53
Railroad Bonds,		19,450 00
Real Estate,		40,000 00
Loans on Bank Stock,		6,750 00
on Real Estate,		240,350 00
on Personal Security,		12,851 96
to Counties, Cities and Towns,		19,000 00
to Banks, on interest,		19,484 06
Expense Account,		1,698 25
Cash on hand,		1,484 05
	$631,006 35	$631,006 35

Number of Depositors,	4,744
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$40,665 00
Average annual expenses,	1,600 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[October 12.]

JOSEPH N. SANDERSON, *President.* *Treasurer*, ELBRIDGE LOVEJOY.

Deposits,	$729,882 58	
Profits,	51,999 20	
Public Funds,		$95,000 00
Bank Stock,		61,500 00
Loans on Bank Stock,		8,250 00
on Real Estate,		426,658 00
on Personal Security,		29,490 00
to Counties, Cities and Towns,		123,700 00
to Banks, on interest,		35,700 00
Expense Account,		798 86
Cash on hand,		784 92
	$781,881 78	$781,881 78

Number of Depositors,	3,212
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in October, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,407 59

MALDEN SAVINGS BANK—MALDEN.

[November 5.]

HENRY BARRETT, *President.* *Treasurer*, C. MERRILL.

Deposits,	$105,842 14	
Profits,	1,043 75	
Public Funds,		$30,000 00
Bank Stock,		2,000 00
Loans on Real Estate,		66,240 00
to Counties, Cities and Towns,		4,000 00
Expense Account,		1,271 79
Cash on hand,		3,374 10
	$106,885 89	$106,885 89

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Largest amount invested in the stock of any one bank,	$2,000 00
Average annual expenses,	300 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[May 6.]

MARK FAY, *President.* *Treasurer*, E. C. WHITNEY.

Deposits,	$328,301 10	
Interest,	2,239 28	
Bank Stock,		$31,100 00
Railroad Bonds,		74,500 00
Loans on Bank Stock,		15,500 00
on Real Estate,		178,553 00
on Personal Security,		8,900 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		946 78
Cash on hand,		12,040 60
	$330,540 38	$330,540 38

Number of Depositors,	1,264
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$31,100 00
Average annual expenses,	1,300 00

MECHANICS' SAVINGS BANK—LOWELL.

[April 22.]

WILLIAM A. BURKE, *President.* *Treasurer*, J. F. ROGERS.

Deposits,	$1,015,571 32	
Interest,	49,164 16	
Public Funds,		$318,500 00
Bank Stock,		99,750 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		18,350 00
on Bank Stock,		2,700 00
on Real Estate,		520,438 34
to Counties, Cities and Towns,		35,000 00
to Banks, on interest,		30,000 00
Expense Account,		4,771 73
Cash on hand,		10,225 41
	$1,064,735 48	$1,064,735 48

Number of Depositors,	2,736
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in June, 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	2,000 00

MEDFORD SAVINGS BANK—MEDFORD.

[November 6.]

EDWARD BROOKS, *President.* *Treasurer*, HERBERT MAGOUN.

Deposits,	$23,457 00	
Interest,	682 24	
Public Funds,		$5,484 37
Bank Stock,		2,972 75
Loans on Real Estate,		13,150 00
Furniture and Fixtures,		635 16
Expense Account,		165 50
Cash on hand,		1,731 46
	$24,139 24	$24,139 24

Number of Depositors,	329
Commenced business in May, 1869.	

MERCANTILE SAVINGS INSTITUTION—BOSTON.

[October 14.]

RICHARD HOLMES, *President.* *Treasurer*, ANSON J. STONE.

Deposits,	$1,029,991 53	
Capital Stock,	205,566 28	
Profits,	8,392 23	
Interest,	20,676 27	
Suspense Account,	557 20	
Public Funds,		$72,050 00
Bank Stock,		2,300 00
Railroad Bonds,		6,000 00
Real Estate,		9,850 19
Loans on Public Funds,		3,500 00
on Real Estate,		910,707 89
on Personal Security,		121,800 06
to Counties, Cities and Towns,		130,100 00
to Banks, on interest,		280 36
Expense Account,		2,364 57
Cash on hand,		6,230 44
	$1,265,183 51	$1,265,183 51

Number of Depositors,	3,703
Rate of ordinary dividends for the last year, to Depositors, 5 per cent.; to Stockholders, 5½ per cent.	
Last dividend of reserved profits, in April, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,300 00
Average annual expenses,	14,405 04

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[March 30.]

GEORGE M. BROOKS, *President.* *Treasurer*, GEORGE HAYWOOD.

Deposits,	$727,837 08	
Profits,	70,396 15	
Interest,	16,985 79	
Public Funds,		$158,000 00
Bank Stock,		227,500 00
Loans on Real Estate,		330,296 67
on Personal Security,		26,725 11
to Counties, Cities and Towns,		49,828 00
Dividend Account,		13,707 25
Expense Account,		915 95
Cash on hand,		8,246 04
	$815,219 02	$815,219 02

Number of Depositors,	2,918
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in June, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,700 00
Average annual expenses,	2,175 00

MILFORD SAVINGS BANK—MILFORD.

[April 30.]

ORISON UNDERWOOD, *President.* *Treasurer*, A. G. UNDERWOOD.

Deposits,	$273,218 18	
Profits,	2,943 70	
Interest,	7,901 81	
Public Funds,		$46,100 00
Bank Stock,		17,700 00
Loans on Public Funds,		8,750 00
on Bank Stock,		24,234 00
on Real Estate,		83,266 00
on Personal Security,		34,392 88
to Counties, Cities and Towns,		69,000 00
Cash on hand,		620 81
	$284,063 69	$284,063 69

Number of Depositors,	1,523
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in May, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,025 00

MILLBURY SAVINGS BANK—MILLBURY.

[May 7.]

THOS. J. HARRINGTON, *President.* *Treasurer*, D. ATWOOD.

Deposits,	$151,387 76	
Profits,	10,223 80	
Public Funds,		$61,500 00
Bank Stock,		17,800 00
Loans on Real Estate,		58,275 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		177 69
Cash on hand,		3,858 87
	$161,611 56	$161,611 56

Number of Depositors,	655
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	750 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[July 31.]

GEORGE COBB, *President.* *Treasurer*, MATTHEW BARNEY.

Deposits,	$392,356 92	
Interest,	5,042 06	
Public Funds,		$62,076 47
Bank Stock,		115,756 00
Real Estate,		8,575 00
Loans on Public Funds,		9,088 00
on Bank Stock,		1,300 00
on Real Estate,		161,182 03
on Personal Security,		22,189 80
to Counties, Cities and Towns,		6,500 00
Suspense Account,		166 00
Expense Account,		570 41
Cash on hand,		9,995 27
	$397,398 98	$397,398 98

Number of Depositors,	1,412
Rate of ordinary dividends for the past year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	1,275 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[December 1.]

JOHN KIMBALL, *President.* *Treasurer*, NATHANIEL CLARK.

Deposits,	$162,202 76	
Interest,	2,444 78	
Public Funds,		$7,500 00
Bank Stock,		518 75
Loans on Real Estate,		107,594 00
on Personal Security,		18,700 00
to Counties, Cities and Towns,		27,500 00
Cash on hand,		2,834 79
	$164,647 54	$164,647 54

Number of Depositors,	957
Rate of ordinary dividends for the last year,	5½ per cent.
No extra dividends.	
Average annual expenses,	$600 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[September 15.]

GEORGE HOWLAND, *President.* *Treasurer*, B. RICKETSON, Jr.

Deposits,	$1,604,516 87	
Profits,	101,355 24	
Interest,	21,646 01	
Public Funds,		$1,039,300 00
Bank Stock,		49,000 00
Loans on Public Funds,		62,158 50
on Real Estate,		297,338 41
on Personal Security,		272,738 24
to Counties, Cities and Towns,		4,370 00
Expense Account,		1,842 55
Cash on hand,		770 42
	$1,727,518 12	$1,727,518 12

Number of Depositors,	7,947
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$16,000 00
Average annual expenses,	4,500 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[September 16.]

THOMAS MANDELL, *President.* *Treasurer*, WILLIAM C. COFFIN.

Deposits,	$5,151,834 14	
Profits,	240,259 05	
Public Funds,		$2,892,345 00
Bank Stock,		1,161,650 00
Railroad Bonds,		39,010 00
Real Estate,		5,553 00
Loans on Public Funds,		68,805 00
on Bank Stock,		8,960 00
on Real Estate,		3,200 00
on Personal Security,		937,721 40
on Railroad Stock,		14,650 00
to Counties, Cities and Towns,		153,854 00
to Banks, on interest,		49,225 62
Expense Account,		3,921 72
Cash on hand,		53,197 45
	$5,392,093 19	$5,392,093 19

Number of Depositors,	13,285
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$166,600 00
Average annual expenses,	8,790 68

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[October 26.]

DAVID WOOD, *President.* *Treasurer*, J. A. MAYNARD.

Deposits,	$511,174 18	
Profits,	19,913 15	
Public Funds,		$135,000 00
Bank Stock,		86,780 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		18,900 00
on Bank Stock,		7,000 00
on Real Estate,		138,395 00
on Personal Security,		50,220 00
on Railroad Stock,		2,000 00
to Counties, Cities and Towns,		58,805 00
to Banks, on interest,		16,815 58
Expense Account,		1 20
Cash on hand,		733 55
	$531,087 33	$531,087 33

Number of Depositors,	3,062
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,300 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 2.]

WILLIAM ALLEN, *President.* *Treasurer*, L. MALTBY.

Deposits,	$1,013,777 44	
Interest,	14,860 45	
Public Funds,		$492,000 00
Bank Stock,		37,000 00
Loans on Public Funds,		33,336 20
on Bank Stock,		50,670 00
on Real Estate,		283,060 40
on Personal Security,		120,419 00
to Counties, Cities and Towns,		7,500 00
Cash on hand,		4,652 29
	$1,028,637 89	$1,028,637 89

Number of Depositors,	3,665
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in April, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	3,000 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[June 26.]

R. H. Wells, *President.* *Treasurer*, E. D. Whittaker.

Deposits,	$303,624 71	
Profits,	11,717 83	
Public Funds,		$23,450 00
Bank Stock,		6,400 00
Loans on Public Funds,		11,950 00
on Bank Stock,		1,700 00
on Real Estate,		66,360 00
on Personal Security,		133,750 00
to Counties, Cities and Towns,		64,780 00
Expense Account,		1,001 59
Cash on hand,		5,950 95
	$315,342 54	$315,342 54

Number of Depositors,	1,335
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$3,000 00
Average annual expenses,	1,200 00

NORTH BROOKFIELD SAVINGS BANK, NORTH BROOKFIELD.

[June 22.]

Charles Adams, Jr., *President.* *Treasurer*, Bonum Nye.

Deposits,	$121,222 78	
Profits,	5,757 60	
Public Funds,		$77,900 00
Bank Stock,		1,400 00
Loans on Real Estate,		30,767 75
on Personal Security,		11,400 00
to Counties, Cities and Towns,		4,445 00
Furniture and Fixtures,		118 00
Profit and Loss,		158 62
Expense Account,		186 22
Cash on hand,		604 79
	$126,980 38	$126,980 38

Number of Depositors,	764
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,000 00
Average annual expenses,	320 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[August 19.]

FREDERICK L. AMES, *President.* *Treasurer*, P. A. GIFFORD.

Deposits,	$136,753 81	
Interest,	2,976 06	
Public Funds,		$82,533 05
Bank Stock,		25,406 75
Loans on Real Estate,		15,088 34
on Personal Security,		14,199 86
Expense Account,		68 75
Cash on hand,		2,424 12
	$139,720 87	$139,720 87

Number of Depositors,	607
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,100 00
Average annual expenses,	250 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[May 4.]

JOHN C. MASON, *President.* *Treasurer*, H. C. RICE.

Deposits,	$1,383,138 43	
Interest,	20,615 82	
Suspense Account,	14,795 00	
Public Funds,		$436,500 00
Bank Stock,		101,200 00
Real Estate,		60,262 61
Loans on Public Funds,		20,200 00
on Bank Stock,		8,900 00
on Real Estate,		592,085 00
on Personal Security,		107,150 00
to Banks, on interest,		50,138 74
Premiums,		30,773 44
Profit and Loss,		8,428 83
Expense Account,		1,199 13
Cash on hand,		1,711 50
	$1,418,549 25	$1,418,549 25

Number of Depositors,	4,609
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$14,631 25
Average annual expenses,	2,965 00

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[September 22.]

LEANDER LOVELL, *President.* *Treasurer*, D. J. ROBBINS.

Deposits,	$249,050 78	
Profits,	1,781 88	
Public Funds,		$135,000 00
Bank Stock,		16,000 00
Railroad Bonds,		20,000 00
Real Estate,		2,850 00
Loans on Public Funds,		3,997 00
on Bank Stock,		193 00
on Real Estate,		50,203 00
on Personal Security,		4,413 00
on Railroad Stock,		180 00
to Counties, Cities and Towns,		14,000 00
Expense Account,		605 52
Cash on hand,		3,391 14
	$250,832 66	$250,832 66

Number of Depositors,	1,628
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,500 00
Average annual expenses,	1,025 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[September 22.]

NATHANIEL RUSSELL, *President.* *Treasurer*, ALLEN DANFORTH.

Deposits,	$1,403,017 56	
Profits,	61,227 93	
Suspense Account,	38 97	
Public Funds,		$493,000 00
Bank Stock,		396,115 00
Railroad Bonds,		42,000 00
Real Estate,		8,301 35
Loans on Public Funds,		16,750 00
on Bank Stock,		5,700 00
on Real Estate,		244,531 25
on Personal Security,		120,246 00
on Railroad Stock,		20,790 00
to Counties, Cities and Towns,		95,240 95
to Banks, on interest,		10,078 23
Expense Account,		657 13
Cash on hand,		10,874 55
	$1,464,284 46	$1,464,284 46

Number of Depositors,	5,553
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$27,000 00
Average annual expenses,	4,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 19.]

JOHN AMORY LOWELL, *President.* *Treasurer*, PETER WAINWRIGHT.

Deposits,	$9,931,793 66	
Profit and Loss,	19,286 00	
Interest,	63,340 52	
Suspense Account,	5,568 65	
Public Funds,		$1,197,625 09
Bank Stock,		1,126,600 00
Railroad Bonds,		609,250 00
Real Estate,		50,000 00
Loans on Public Funds,		167,000 00
on Bank Stock,		20,300 00
on Real Estate,		2,261,150 00
on Personal Security,		3,625,000 00
on Railroad Stock,		3,200 00
to Counties, Cities and Towns,		821,300 00
Expense Account,		8,473 37
Cash on hand,		130,090 37
	$10,019,988 83	$10,019,988 83

Number of Depositors,	32,106
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$188,100 00
Average annual expenses,	32,573 65

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[November 16.]

WILLIAM C. BINNEY, *President.* *Treasurer*, THOMAS J. CLARK.

Deposits,	$833,613 86	
Profit and Loss,	5,234 77	
Interest,	3,527 96	
Public Funds,		$386,000 00
Bank Stock,		128,825 00
Railroad Bonds,		35,000 00
Real Estate,		2,500 00
Loans on Real Estate,		103,700 00
on Personal Security,		97,650 00
to Counties, Cities and Towns,		75,000 00
Expense Account,		743 74
Cash on hand,		12,957 85
	$842,376 59	$842,376 59

Number of Depositors,	3,460
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,200 00

QUINCY SAVINGS BANK—QUINCY.

[July 23.]

DANIEL BAXTER, *President.* *Treasurer*, HORACE B. SPEAR.

Deposits,	$501,372 97	
Profits,	33,433 08	
Public Funds,		$182,000 00
Bank Stock,		53,034 86
Railroad Bonds,		25,000 00
Loans on Public Funds,		186 98
on Bank Stock,		17,500 00
on Real Estate,		143,170 00
on Personal Security,		3,531 88
to Counties, Cities and Towns,		101,000 00
Expense Account,		2,222 54
Cash on hand,		7,159 79
	$534,806 05	$534,806 05

Number of Depositors,	1,844
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in April, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,000 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[August 31.]

ATHERTON WALES, *President.* *Treasurer*, SETH TURNER.

Deposits,	$216,841 89	
Interest,	12,755 22	
Public Funds,		$80,000 00
Bank Stock,		27,100 00
Railroad Bonds,		47,000 00
Loans on Bank Stock,		600 00
on Real Estate,		19,550 00
on Personal Security,		13,678 40
to Counties, Cities and Towns,		33,000 00
to Banks, on interest,		194 82
Expense Account,		2,016 67
Premium Account,		429 75
Cash on hand,		6,027 47
	$229,597 11	$229,597 11

Number of Depositors,	969
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in April, 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,500 00
Average annual expenses,	450 00

READING SAVINGS BANK—READING.

[November 4.]

EPHRAIM HUNT, *President.* *Treasurer*, N. P. PRATT.

Deposits,	$13,092 00	
Profits,	19 20	
Cash overdrawn,	2 18	
Bank Stock,		$4,340 25
Loans on Public Funds,		6,625 00
on Real Estate,		1,700 00
on Personal Security,		350 00
Expense Account,		98 13
	$13,113 38	$13,113 38

Number of Depositors,	112

Commenced business July 31, 1869.

ROCKPORT SAVINGS BANK—ROCKPORT.

[October 21.]

HENRY DENNIS, *President.* *Treasurer*, NEWELL GILES.

Deposits,	$135,463 40	
Profits,	1,049 46	
Dividend Account,	3,683 67	
Public Funds,		$19,000 00
Bank Stock,		32,650 00
Loans on Bank Stock,		500 00
on Real Estate,		63,326 26
on Personal Security,		21,905 60
Cash on hand,		2,814 67
	$140,196 53	$140,196 53

Number of Depositors,	790
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in July, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,100 00
Average annual expenses,	510 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 20.]

HENRY S. WILLIAMS, *President.* *Treasurer*, CHARLES H. HENDERSON.

Deposits,	$822,885 07	
Profits,	16,862 70	
Public Funds,		$289,187 38
Bank Stock,		49,194 75
Railroad Bonds,		18,800 00
Loans on Public Funds,		57,300 00
on Bank Stock,		2,100 00
on Real Estate,		240,434 30
on Personal Security,		69,650 00
on Railroad Stock,		3,500 00
to Counties, Cities and Towns,		97,462 50
to Banks, on interest,		11,700 00
Cash on hand,		418 84
	$839,747 77	$839,747 77

Number of Depositors,	4,151
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$10,200 00
Average annual expenses,	2,900 00

SALEM SAVINGS BANK—SALEM.

[November 3.]

JOSEPH S. CABOT, *President.* *Treasurer*, CHARLES E. SYMONDS.

Deposits,	$3,969,784 08	
Profits,	56,501 70	
Public Funds,		$1,770,400 00
Bank Stock,		292,690 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		20,000 00
on Real Estate,		455,811 00
on Personal Security,		690,850 00
to Counties, Cities and Towns,		717,750 00
to Banks, on interest,		37,326 80
Cash on hand,		16,457 98
	$4,026,285 78	$4,026,285 78

Number of Depositors,	13,598
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in October, 1868	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$60,000 00
Average annual expenses,	7,500 00

SANDWICH SAVINGS BANK—SANDWICH.

[August 2.]

WILLIAM E. BOYDEN, *President.* *Treasurer*, CHARLES B. HALL.

Deposits,	$39,742 39	
Public Funds,		$12,800 00
Loans on Real Estate,		11,815 00
on Personal Security,		13,760 00
to Counties, Cities and Towns,		800 00
Expense Account,		495 03
Cash on hand,		72 36
	$39,742 39	$39,742 39

Number of Depositors,	349
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$100 00

SCITUATE SAVINGS BANK—SCITUATE.

[September 30.]

JOHN BEAL, *President.* *Treasurer*, C. W. PROUTY.

Deposits,	$74,187 49	
Profits,	3,643 59	
Public Funds,		$13,100 00
Bank Stock,		14,700 00
Loans on Public Funds,		1,000 00
on Real Estate,		37,825 00
on Personal Security,		1,534 73
to Counties, Cities and Towns,		9,070 00
Cash on hand,		601 35
	$77,831 08	$77,831 08

Number of Depositors,	260
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,600 00
Average annual expenses,	225 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[July 27.]

DAVID FAIRBANKS, *President.* *Treasurer*, JOHN YOUNG, Jr.

Deposits,	$355,495 82	
Profits,	5,992 09	
Interest,	351 88	
Dividend Account,	6,166 14	
Public Funds,		$160,609 42
Bank Stock,		50,193 05
Real Estate,		2,608 12
Loans on Public Funds,		7,650 00
on Bank Stock,		4,500 00
on Real Estate,		19,264 00
on Personal Security,		100,753 80
Railroad Stock,		500 00
to Counties, Cities and Towns,		19,275 00
Cash on hand,		2,652 54
	$368,005 93	$368,005 93

Number of Depositors,	1,287
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$13,995 00
Average annual expenses,	1,400 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[June 2.]

F. A. BALL, *President.* *Treasurer*, A. K. HAWKS.

Deposits,	$367,640 81	
Interest,	6,911 82	
Public Funds,		$94,600 00
Bank Stock,		21,100 00
Loans on Bank Stock,		8,000 00
on Real Estate,		130,283 50
on Personal Security,		99,864 97
Cash on hand,		20,704 16
	$374,552 63	$374,552 63

Number of Depositors,	1,900
Rate of ordinary dividends for the year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$15,400 00
Average annual expenses,	1,100 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[October 6.]

SAMUEL HARTWELL, *President.* *Treasurer*, S. M. LANE.

Deposits,	$472,969 45	
Profit and Loss,	6,009 55	
Interest,	5,375 14	
Public Funds,		$209,000 00
Bank Stock,		37,000 00
Loans on Public Funds,		47,700 00
on Bank Stock,		10,310 00
on Real Estate,		105,300 00
on Personal Security,		56,000 00
to Counties, Cities and Towns,		17,000 00
to Banks, on interest,		1,000 00
Expense Account,		255 19
Cash on hand,		788 95
	$484,354 14	$484,354 14

Number of Depositors,	1,774
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,500 00
Average annual expenses,	1,022 53

SOUTH BOSTON SAVINGS BANK—BOSTON.

[May 13.]

FREDERICK NICKERSON, *President.* *Treasurer*, D. McB. THAXTER.

Deposits,	$187,391 88	
Profits,	302 68	
Interest,	769 59	
Suspense Account,	63 00	
Public Funds,		$64,700 00
Loans on Real Estate,		105,802 00
Furniture and Fixtures,		1,422 95
Premium Account,		5,877 00
Expense Account,		651 90
Cash on hand,		10,073 30
	$188,527 15	$188,527 15

Number of Depositors,	1,732
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1869.	
Extra dividends are made once in	Three years.
Average annual expenses,	$1,100 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 30.]

MOSES F. ROGERS, *President.* *Treasurer*, EBENEZER T. FOGG.

Deposits,	$251,330 29	
Profits,	11,361 40	
Public Funds,		$13,850 00
Bank Stock,		46,400 00
Loans on Real Estate,		161,400 02
on Personal Security,		25,492 56
to Counties, Cities and Towns,		12,067 00
Cash on hand,		3,482 11
	$262,691 69	$262,691 69

Number of Depositors,	911
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in February, 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,500 00
Average annual expenses,	600 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 10.]

ALBERT TIRRELL, *President.* *Treasurer*, B. F. WHITE.

Deposits,	$68,889 17	
Profit and Loss,	390 74	
Interest,	55 20	
Bank Stock,		$35,338 50
Loans on Real Estate,		26,912 66
on Personal Security,		5,900 60
Cash on hand,		1,183 35
	$69,335 11	$69,335 11

Number of Depositors,	292
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$1,079 87
Average annual expenses,	250 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 5.]

JAMES C. PYNCHON, *President.* *Treasurer*, DANIEL J. MARSH.

Deposits,	$703,874 32	
Interest,	19,632 46	
Public Funds,		$230,000 00
Bank Stock,		37,600 00
Loans on Public Funds,		7,650 00
on Real Estate,		436,000 00
to Counties, Cities and Towns,		3,000 00
Cash on hand,		9,256 78
	$723,506 78	$723,506 78

Number of Depositors,	4,107
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$5,600 00
Average annual expenses,	2,879 92

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 4.]

JOSIAH HOOKER, *President.* *Treasurer*, HENRY S. LEE.

Deposits,	$3,119,543 40	
Profits,	67,302 44	
Public Funds,		$1,152,531 00
Bank Stock,		280,300 00
Real Estate,		99,054 88
Loans on Public Funds,		154,650 00
on Bank Stock,		70,900 00
on Real Estate,		1,270,330 00
on Personal Security,		7,200 00
to Counties, Cities and Towns,		92,500 00
Cash on hand,		59,379 96
	$3,186,845 84	$3,186,845 84

Number of Depositors,	9,150
Rate of ordinary dividends for the last year,	7 per cent.
Last dividend of reserved profits, in July, 1864.	
Largest amount invested in the stock of any one bank,	$18,000 00
Average annual expenses,	5,500 00

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[November 20.]

BENJAMIN F. RICHARDSON, *President.* *Treasurer*, IRA GERRY.

Deposits,	$118,058 56	
Interest,	7,391 11	
Public Funds,		$30,700 00
Loans on Real Estate,		72,399 00
on Personal Security,		21,333 57
Cash on hand,		1,017 10
	$125,449 67	$125,449 67

Number of Depositors,	766
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in November, 1865.	
Extra dividends are made once in	Five years.
Average annual expenses,	$250 00

SUFFOLK SAVINGS BANK FOR SEAMEN AND OTHERS—BOSTON.

[March 17.]

THOMAS LAMB, *President.* *Treasurer*, CHARLES HENRY PARKER.

Deposits,	$4,851,227 18	
Profits,	307,458 33	
Public Funds,		$1,416,600 00
Bank Stock,		396,825 00
Railroad Bonds,		271,000 00
Real Estate,		100,000 00
Loans on Public Funds,		50,000 00
on Bank Stock,		10,000 00
on Real Estate,		1,343,350 00
on Personal Security,		1,257,000 00
on Railroad Stock,		250,000 00
Dividend Account,		28,643 14
Expense Account,		9,888 63
Cash on hand,		25,378 74
	$5,158,685 51	$5,158,685 51

Number of Depositors,	14,427
Rate of ordinary dividends for the last year,	4½ per cent.
Last dividend of reserved profits, in April, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$53,200 00
Average annual expenses,	18,550 33

TAUNTON SAVINGS BANK—TAUNTON.

[September 14.]

WILLARD LOVERING, *President.* *Treasurer*, HENRY R. WOOD.

Deposits,	$53,041 73	
Interest,	1,514 87	
Loans on Public Funds,		$15,000 00
on Real Estate,		6,825 00
on Personal Security,		17,935 80
to Counties, Cities and Towns,		14,000 00
Expense Account,		249 00
Cash on hand,		546 80
	$54,556 60	$54,556 60

Number of Depositors, ... 271

Commenced business July 3, 1869.

No extra dividends.

UNION INSTITUTION FOR SAVINGS—BOSTON.

[February 23.]

JOHN C. CROWLEY, *President.* *Treasurer*, GEORGE F. EMERY.

Deposits,	$1,163,547 16	
Profits,	47,018 97	
Public Funds,		$435,000 00
Loans on Real Estate,		741,180 94
to Banks, on interest,		27,117 76
Expense Account,		6,275 77
Cash on hand,		991 66
	$1,210,566 13	$1,210,566 13

Number of Depositors,	3,884
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$5,000 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 30.]

HORATIO MOORE, *President.* *Treasurer*, JOHN S. WILLIAMS.

Deposits,	$696,788 29	
Profits,	3,626 73	
Public Funds,		$70,000 00
Bank Stock,		29,935 00
Loans on Public Funds,		5,000 00
on Real Estate,		442,533 00
on Personal Security,		65,050 00
to Counties, Cities and Towns,		80,900 00
Expense Account,		1,000 00
Cash on hand,		5,997 02
	$700,415 02	$700,415 02

Number of Depositors,	2,678
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$11,935 00
Average annual expenses,	1,000 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 8.]

CYRUS WAKEFIELD, *President.* *Treasurer*, DANIEL ALLEN.

Deposits,	$16,594 81	
Interest,	1 10	
Loans on Real Estate,		$8,400 00
on Personal Security,		4,300 00
Expense Account,		117 99
Cash on hand,		3,777 92
	$16,595 91	$16,595 91

Number of Depositors,	214
Commenced business June 30, 1869.	

WARE SAVINGS BANK—WARE.

[June 22.]

WILLIAM HYDE, *President.* *Treasurer*, OTIS LANE.

Deposits,	$887,330 21	
Profits,	15,191 43	
Interest,	33,126 50	
Public Funds,		$414,000 00
Bank Stock,		161,300 00
Loans on Public Funds,		10,236 00
on Bank Stock,		6,650 00
on Real Estate,		164,870 00
on Personal Security,		107,677 00
to Counties, Cities and Towns,		53,000 00
Expense Account,		4,025 74
Cash on hand,		13,889 40
	$935,648 14	$935,648 14

Number of Depositors,	2,873
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$25,000 00
Average annual expenses,	2,800 00

WAREHAM SAVINGS BANK—WAREHAM.

[August 3.]

J. B. TOBEY, *President.* *Treasurer*, THOMAS R. MILES.

Deposits,	$319,778 74	
Interest,	13,522 26	
Public Funds,		$52,200 00
Bank Stock,		152,282 08
Railroad Bonds,		12,853 00
Loans on Bank Stock,		19,600 00
on Real Estate,		3,250 00
on Personal Security,		61,099 48
on Railroad Stock,		9,900 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		210 00
Cash on hand,		16,906 44
	$333,301 00	$333,301 00

Number of Depositors,	1,153
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$21,247 00
Average annual expenses,	826 00

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 19.]

GEORGE OSBORNE, *President.* *Treasurer*, FRANCIS BAKER.

Deposits,	$440,598 45	
Profits,	32,514 05	
Public Funds,		$185,000 00
Bank Stock,		74,784 00
Loans on Real Estate,		149,450 00
on Personal Security,		12,200 00
to Counties, Cities and Towns,		39,750 00
Cash on hand,		11,928 50
	$473,112 50	$473,112 50

Number of Depositors,	2,102
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in November, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,500 00
Average annual expenses,	600 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[September 27.]

JAMES ADAMS, *President.* *Treasurer*, GEORGE S. POOLE.

Deposits,	$2,267,637 18	
Profit and Loss,	56,171 74	
Interest,	15,434 86	
Rents,	1,279 16	
Public Funds,		$535,000 00
Bank Stock,		75,200 00
Real Estate,		50,000 00
Loans on Real Estate,		1,210,636 96
on Personal Security,		136,400 00
to Counties, Cities and Towns,		286,055 00
Accrued Interest,		34,419 74
Expense Account,		3,033 44
Cash on hand,		9,777 80
	$2,340,522 94	$2,340,522 94

Number of Depositors,	7,238
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$19,000 00
Average annual expenses,	6,400 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[October 6.]

HENRY H. STEVENS, *President.* *Treasurer*, EDWIN MAY.

Deposits,	$52,412 22	
Interest,	890 17	
Loans on Public Funds,		$800 00
on Real Estate,		33,650 00
on Personal Security,		4,000 00
to Counties, Cities and Towns,		8,600 00
to Banks, on interest,		4,600 00
Dividend Account,		739 31
Expense Account,		404 27
Cash on hand,		508 81
	$53,302 39	$53,302 39

Number of Depositors,	637
Rate of ordinary dividends for the last year,	5½ per cent.

No extra dividends.

WELLFLEET SAVINGS BANK—WELLFLEET.

[July 28.]

RICHARD R. FREEMAN, *President.* *Treasurer*, SIMEON ATWOOD.

Deposits,	$75,180 80	
Profits,	23,195 60	
Public Funds,		$24,960 43
Bank Stock,		39,734 92
Loans on Real Estate,		3,025 00
on Personal Security,		13,175 83
to Counties, Cities and Towns,		10,800 00
Cash on hand,		6,680 22
	$98,376 40	$98,376 40

Number of Depositors,	499
Rate of ordinary dividends for the last year,	8 per cent.

No extra dividends.

Largest amount invested in the stock of any one bank,	$6,480 75
Average annual expenses,	350 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[November 11.]

CYRUS FAY, *President.* *Treasurer*, GEORGE O. BRIGHAM.

Deposits,	$10,299 04	
Interest,	9 07	
Loans on Bank Stock,		$2,500 00
on Real Estate,		5,250 00
on Personal Security,		1,600 00
Expense Account,		73 40
Cash on hand,		884 71
	$10,308 11	$10,308 11

Number of Depositors,	106

Commenced business May 1, 1869.

WEST BOSTON SAVINGS BANK—BOSTON.

[March 5.]

FRANKLIN HAVEN, *President.* *Treasurer*, JAMES H. WILDER.

Deposits,	$375,414 25	
Profits,	4,643 30	
Bank Stock,		$39,162 25
Railroad Bonds,		10,000 00
Loans on Public Funds,		41,000 00
on Real Estate,		269,432 00
on Personal Security,		12,000 00
Furniture and Fixtures,		1,569 92
Accrued Interest Account,		114 75
Expense Account,		2,791 29
Cash on hand,		3,987 34
	$380,057 55	$380,057 55

Number of Depositors,	1,884
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$11,757 25
Average annual expenses,	3,500 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[June 24.]

CHARLES A. JESSUP, *President.* *Treasurer*, V. W. CROWSON.

Deposits,	$349,106 73	
Profits,	1,261 21	
Interest,	14 37	
Dividend Account,	485 00	
Public Funds,		$145,200 00
Bank Stock,		9,000 00
Loans on Public Funds,		33,210 00
on Bank Stock,		11,000 00
on Real Estate,		72,360 00
on Personal Security,		66,325 00
Profit and Loss Account,		2,055 16
Expense Account,		1,365 84
Cash on hand,		10,351 31
	$350,867 31	$350,867 31

Number of Depositors,	1,456
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in July, 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,800 00
Average annual expenses,	778 48

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[September 23.]

JOHN W. LOUD, *President.* *Treasurer*, A. S. WHITE.

Deposits,	$490,043 09	
Suspense Account,	63 62	
Public Funds,		$126,500 00
Bank Stock,		66,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		236,357 00
on Personal Security,		33,664 00
Expense Account,		127 24
Cash on hand,		17,258, 47
	$490,106 71	$ 490,106 71

Number of Depositors,	1,840
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,000 00
Average annual expenses,	1,000 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[May 21.]

E. Murdock, Jr., *President.* *Treasurer*, C. L. Beals.

Deposits,	$192,528 15	
Profits,	14,086 89	
Public Funds,		$61,500 00
Bank Stock,		20,000 00
Railroad Bonds,		969 90
Loans on Real Estate,		62,772 36
on Personal Security,		56,748 20
Expense Account,		908 02
Cash on hand,		3,716 56
	$206,615 04	$206,615 04

Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in November, 1864.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$9,000 00
Average annual expenses,	350 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[November 19.]

Stephen Dow, *President.* *Treasurer*, J. N. Dow.

Deposits,	$141,325 24	
Interest,	960 73	
Public Funds,		$63,000 00
Bank Stock,		17,241 00
Loans on Public Funds,		2,500 00
on Bank Stock,		500 00
on Real Estate,		6,590 00
on Personal Security,		49,600 00
Cash on hand,		2,854 97
	$142,285 97	$142,285 97

Number of Depositors,	1,452
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in July, 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$6,070 00
Average annual expenses,	596 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[May 18.]

STEPHEN SALISBURY, *President.* *Treasurer*, C. A. HAMILTON.

Deposits,	$3,722,867 80	
Profits,	144,254 51	
Suspense Account,	5,062 58	
Public Funds,		$998,800 00
Bank Stock,		639,000 00
Loans on Public Funds,		43,600 00
on Bank Stock,		18,370 00
on Real Estate,		1,621,107 00
on Personal Security,		134,199 92
to Counties, Cities and Towns,		391,100 00
to Banks, on interest,		12,573 67
Expense Account,		2,672 61
Cash on hand,		10,761 69
	$3,872,184 89	$3,872,184 89

Number of Depositors,	13,541
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$63,600 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[May 19.]

CHARLES L. PUTNAM, *President.* *Treasurer*, CLARENDON HARRIS.

Deposits,	$536,934 55	
Interest,	39,053 73	
Public Funds,		$127,200 00
Bank Stock,		85,800 00
Loans on Public Funds,		10,800 00
on Bank Stock,		10,000 00
on Real Estate,		165,175 00
on Personal Security,		7,000 00
to Counties, Cities and Towns,		129,500 00
Dividend Account,		23,555 90
Expense Account,		3,654 50
Cash on hand,		13,302 88
	$575,988 28	$575,988 28

Number of Depositors,	4,064
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in July, 1867.	
Largest amount invested in the stock of any one bank,	$9,600 00
Average annual expenses,	1,200 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[April 28.]

HARRISON BLISS, *President.* *Treasurer*, HENRY WOODWARD.

Deposits,	$1,486,727 82	
Profits,	34,589 06	
Public Funds,		$345,200 00
Bank Stock,		130,100 00
Loans on Public Funds,		39,875 53
on Bank Stock,		6,176 60
on Real Estate,		852,831 50
on Personal Security,		101,939 09
on Railroad Stock,		10,000 00
to Counties, Cities and Towns,		9,200 00
Expense Account,		2,023 09
Cash on hand,		23,971 07
	$1,521,316 88	$1,521,316 88

Number of Depositors,	4,561
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in January, 1867.	
Largest amount invested in the stock of any one bank,	$31,224 69
Average annual expenses,	4,000 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[November 12.]

DAVID BOUTELL, *President.* *Treasurer*, HENRY A. WILLIS.

Deposits,	$178,296 88	
Interest,	1,242 87	
Public Funds,		$10,756 25
Bank Stock,		3,860 00
Loans on Public Funds,		3,500 00
on Bank Stock,		4,950 00
on Real Estate,		88,982 39
on Personal Security,		60,425 57
to Counties, Cities and Towns,		2,000 00
Expense Account,		189 63
Cash on hand,		4,875 91
	$179,539 75	$179,539 75

Number of Depositors,	705
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$3,860 00
Average annual expenses,	600 00

STATE OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY, WORCESTER.

[October 7.]

GEORGE M. RICE, *President.* *Secretary,* SAMUEL T. BIGELOW.

Capital Stock,	$198,750 00	
Deposits,	259,522 06	
Certificate of Deposits,	1,136 32	
Interest,	10,498 68	
Deposit Premium,	365 67	
Commissions,	133 24	
Safe Rental,	1,541 50	
Exchange,	5 08	
United States Bonds,		$13,200 00
Railroad Bonds,		45,000 00
[illegible] on call,		17,700 00
on Mortgages,		6,000 00
Notes Receivable,		318,882 09
Fixtures and Furniture,		11,178 24
Expenses,		3,672 86
Taxes,		668 24
Premium,		807 00
Cash items,		188 94
in Office,		14,675 22
on deposit in Banks,		39,979 96
	$471,952 55	$471,952 55

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SAVINGS INSTITUTIONS.

The Commissioner of Savings Banks has also the honor to submit the following Abstract of the Annual Returns of Savings Institutions in the Commonwealth, exhibiting their condition on Saturday, the thirtieth day of October, 1869, in answer to the requisition of His Excellency the Governor.

ABSTRACT

OF THE

ANNUAL RETURNS

OF THE

SAVINGS INSTITUTIONS.

1869.

	BOSTON.			
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Franklin Savings Bank.
Number of Depositors,	53,023	5,642	1,815	7,224
Amount of Deposits,	$8,417,812 25	$504,213 88	$518,124 37	$2,568,220 08
Number of Deposits during the year preceding,	62,335	9,459	2,321	10,996
Amount of the same,	$4,290,633 06	$374,190 88	$285,186 00	$1,293,597 50
Number of Deposits received during the year, of and exceeding $300 at one time,	2,442	240	177	1,097
Amount of the same,	$1,244,700 00	$139,691 85	$93,341 00	$584,717 42
Number of withdrawals during the year,	37,448	3,191	1,708	4,808
Amount of the same,	$3,146,488 78	$203,189 25	$173,093 75	$572,475 79
Number of accounts opened during the year,	10,374	1,931	845	2,778
Number of accounts closed during the year,	5,806	1,005	430	1,246
Amount of surplus on hand,	$53,947 44	$3,154 68	$14,221 69	$18,701 69
Public Funds,	2,785,900 00	50,000 00	115,000 00	575,000 00
Loans on public funds,	22,000 00	84,854 75	31,725 00	4,000 00
Bank Stock,	403,487 50	11,591 25	54,100 20	113,503 33
Loans on bank stock,	– –	20,200 00	10,000 00	22,600 00
Deposits in banks, bearing interest,	323,869 14	24,000 00	11,000 00	65,656 73
Railroad Bonds,	100,000 00	10,000 00	– –	10,000 00
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	$102,300 37	$76,059 04	$14,290 00	– –
Loans on mortgage of real estate,	4,094,700 00	183,060 00	248,542 75	$1,686,895 64
Loans to county or town,	283,700 00	10,000 00	8,850 00	62,000 00
Loans on personal security,	263,000 00	29,000 00	50,150 00	73,500 00
Cash on hand,	25,164 34	4,177 58	11,687 74	219 54
Rate and amount of ordinary Dividends for last year,	5 per cent., $344,814 92	5½ per cent., $18,159 67	5 per cent., $19,449 08	6 per cent., $110,178 66
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7 per cent..	7 per cent.	9 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No ext. hereafter.	Every 3 years.
Annual expenses of the institution,	$37,503 08	$4,333 34	$2,500 00	$5,500 00

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, $1,662,000; City of Cambridge, 40,000; Chelsea, 108,400; Boston, 329,000; Fall River, 10,000; Lowell, 100,000; Taunton, 32,000; State of Maine, 154,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 150,000.

Loan on Public Funds—United States scrip, $22,000.

Bank Stock owned*—Third National, Springfield, $10,000; Boston, 15,287.50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 34,500; Maverick, 10,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants', 7,700; Webster, 12,500.

Deposits in Banks bearing interest—Bank of Mutual Redemption, $218,869.14; Rockland, 105,000.

Railroad Bonds—Old Colony and Newport, $100,000.

* In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the titles of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.

Boston Penny Savings Bank.—Public Funds—United States Bonds, $50,000.

Loans on Public Funds—On United States Bonds, $48,854.75; on city and town Bonds, 36,000.

Bank Stock owned—Everett, $11,591.25.

Loans on Bank Stock—On Everett, $12,700; Hide and Leather, 7,500.

Deposits in Banks bearing interest—Hide and Leather, $24,000.

Railroad Bonds—Old Colony and Newport, $10,000.

East Boston Savings Bank.—Public Funds—United States Bonds, $115,000.

Loan on Public Funds—United States scrip, $31,725.

Bank Stock owned—Merchants', $2,071.87; Webster, 3,000; Boston, 3,380; Maverick, 10,000; Howard, 6,065; North, 3,650; Eagle, 2,733.33; Second National, 3,575; Exchange, 230; No. America, 6,600; Commerce, 5,145; Republic, 7,650.

Loans on Bank Stock—On Shoe and Leather, $10,000.

Deposits in Banks bearing interest—Hide and Leather, $11,000.

Franklin Savings Bank.—Public Funds—United States Bonds, $445,000; Massachusetts scrip, 130,000; City of Boston, 62,000.

Loans on Public Funds—On United States scrip, $4,000.

Bank Stock owned—Continental, $49,417.75; Webster, 2,905 75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second National, 5,602.95 North, 14,067; Third National, Springfield, 5,000.

Loans on Bank Stock—On 125 shares Continental, 10 State, 14 Broadway, 15 Mechanics', and $6,200 United States Bonds, $22,600.

Deposit in Bank bearing interest—Continental, $65,656.73.

Railroad Bonds—Old Colony and Newport, $10,000.

	BOSTON.				
	Provident Institution for Savings.	South Boston Savings Bank.	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.
Number of Depositors,	32,420	2,170	15,073	4,606	2,650
Amount of Deposits,	$10,500,019 46	$295,189 49	$5,203,182 10	$1,421,000 98	$630,109 46
Number of Deposits during year preceding,	28,217	8,649	13,829	8,614	6,360
Amount of the same,	$2,195,633 00	$291,896 77	$1,265,003 00	$847,502 95	$548,059 80
Number of Deposits received during the year, of and exceeding $300 at one time,	1,440	155	1,128	602	466
Amount of the same,	$691,750	$98,403 82	$598,187 00	$360,526 00	$269,101 30
Number of withdrawals during the year,	15,309	1,762	9,961	4,044	2,664
Amount of the same,	$1,678,338 98	$133,586 58	$1,156,386 87	$512,399 21	$238,272 64
Number of accounts opened during the year,	4,754	1,097	3,261	1,875	1,671
Number of accounts closed during the year,	4,124	368	2,270	997	689
Amount of surplus on hand,	$52,949 98	204 01	$294,575 04	$47,070 12	$1,605 51
Public Funds,	1,347,625 09	64,700 00	1,310,600 00	355,000 00	10,225 00
Loans on public funds,	143,000 00	– –	– –	– –	36,400 00
Bank Stock,	1,193,100 00	– –	442,625 00	– –	55,215 37
Loans on bank stock,	30,700 00	– –	20,000 00	– –	16,000 00
Deposits in banks, bearing interest,	– –	– –	40,000 00	51,707 72	1,929 16
Railroad Bonds,	459,250 00	– –	346,000 00	– –	– –
Loans on railroad stock,	2,800 00	– –	250,000 00	– –	11,000 00

Invested in real estate,	$50,000 00	– –	$100,000 00	$98,091 81	– –
Loans on mortgage of real estate,	2,465,450 00	$177,902 00	1,264,850 00	915,355 94	$472,952 00
Loans to county or town,	802,200 00	23,956 00	90,000 00	– –	– –
Loans on personal security,	4,095,000 00	8,000 00	1,554,000 00	45,000 00	35,950 00
Cash on hand,	155,093 78	13,380 55	62,321 98	2,915 63	5,582 20
Rate and amount of ordinary Dividends for last year,	5 per cent., $463,887 60	6 per cent., $7,499 10	5 per cent., $221,564 77	6 per cent., $66,101 79	6 per cent., $22,918 75
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	9½ per cent.	8 per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$41,802 25	$1,850 00	$22,516 06	$5,600 00	$4,300 00

Provident Institution for Savings.—Public Funds—United States Bonds, $1,088,125.-09; Massachusetts, 259,500.

Loans on Public Funds—United States securities, $143,000.

Bank Stock owned—Atlantic, $21.500; Atlas, 67,500; Old Boston, 35.000; City, 31,-500; Continental, 66,800; Columbian, 42.800; Eagle, 45,000; Globe, 31.500; Hamilton, 33.700; Hide and Leather, 22.500; Massachusetts, 22.500; Merchants', 75,000; Market, 52.000; New England, 23,900; North, 36,000; Revere, 40,000; State, 43,900; Suffolk, 45.000; Shoe and Leather, 50.000; Second National, 64,000; Tremont, 90,000; Union, 31,200; Washington. 33.700; Webster, 188,100

Loans on Bank Stock—100 shares Tremont, $9,000; 50 shares Dedham, 4,500; 120 shares Third National, 10,000; 50 shares Continental, 4.500; 10 shares Atlas, 10 shares Boston, 8 shares Merchants', and 2 shares Blackstone, 2,700.

Railroad Bonds—Old Colony and Newport, $225.250; Eastern, 234,000.

Loans on Railroad Stock—20 shares Fitchburg, 16 shares Boston and Albany, $2,800.

South Boston Savings Bank.—Public Funds—United States Bonds, $64,700.

Suffolk Savings Bank.—Public Funds—United States Bonds, $933,500; Massachusetts, 165,100; Boston, 68,000; Portland, 100,000; Salem, 44.000.

Bank Stock owned—Market, $15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15.000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut. 13 300; Hide and Leather, 15,000.

Loans on Bank Stock—On 100 shares Third National, Springfield, $10,000; on 100 shares Northampton, 10,000.

Deposits in Banks bearing interest—Revere, $40,000.

Railroad Bonds—Eastern, $216,000; Old Colony and Newport, 130,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington and Baltimore, $50,000; 500 shares preferred stock of Cedar Rapids, and $55,000 Cedar Rapids Bonds, 100,000; 1,000 shares Chicago, Iowa and Nebraska, 100,000.

Union Institution for Savings.—Public Funds—United States Bonds, $355,000.

Deposit in Bank bearing interest—Commerce, $51,707.72.

West Boston Savings Bank.—Public Funds—United States Bonds, $10.225.

Loans on United States Bonds—$36,108; on Vermont Central Mortgage Bonds, $300.

Bank Stock owned—Merchants', $17,907 25; Commerce, 12,459.62; Webster, 7,136.-50; Redemption, 6,050; Hamilton, 5.950; Eagle, 5,712.

Loans on Bank Stock—On 160 shares Redemption, $16,000.

Deposits in Banks bearing interest—Merchants', $1,929.16

Loans on Railroad Stock—On 130 shares Norwich and Worcester, $11,000.

	BOSTON.			CHELSEA.	ANDOVER.
	Mercantile Savings Institution.	Institution for Savings in Roxbury and its vicinity.	Eliot Five Cents Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.
Number of Depositors,	3,878	4,753	2,494	2,758	2,086
Amount of Deposits,	$1,048,586 14*	$1,357,276 28	$358,470 12	$403,067 00	$619,499 67
Number of Deposits during year preceding,	12,044	8,714	4,365	4,408	1,615
Amount of the same,	$1,254,212 43	$526,096 91	$227,031 84	$155,420 09	$144,308 59
Number of Deposits received during the year, of and exceeding $300 at one time,	1,181	255	150	96	115
Amount of the same,	$719,563 05	$140,020 00	$78,859 57	$50,290 50	$57,557 00
Number of withdrawals during the year,	5,637	3,860	1,639	1,782	699
Amount of the same,	$953,901 51	$332,122 96	$115,573 13	$130,530 48	$105,109 49
Number of accounts opened during the year,	2,639	1,350	1,006	705	414
Number of accounts closed during the year,	1,408	813	479	530	226
Amount of surplus on hand,	$23,516 49	$96,990 91	$3,676 87	$1,293 52	$23,565 93
Public Funds,	205,650 00	447,863 65	61,000 00	39,500 00	295,000 00
Loans on public funds,	4,959 47	71,200 00	18,100 00	– –	8,060 00
Bank Stock,	2,412 50	177,496 97	55,400 00	26,454 60	97,000 00
Loans on bank stock,	– –	20,290 00	12,700 00	– –	– –
Deposits in banks, bearing interest,	17,665 03	– –	– –	– –	128 27
Railroad Bonds,	6,000 00	– –	10,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	$8,762 69	– –	– –	– –	– –
Loans on mortgage of real estate,	902,214 55	$368,232 87	$130,766 67	$244,834 98	$129,825 00
Loans to county or town,	34,000 00	86,900 00	20,000 00	89,000 00	77,900 00
Loans on personal security,	58,040 59	232,980 00	58,000 00	– –	35,322 00
Cash on hand,	13,928 88	49,303 70	4,096 59	4,477 96	730 33
Rate and amount of ordinary Dividends for last year,	5 per cent., $50,024 47	5 per cent., $56,683 91	5 per cent., $12,541 83	5 per cent., $16,226 53	7 per cent., $37,005 88
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7¾ per cent.	8 per cent.	8 per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$14,573 43	$4,000 00	$2,098 00	$1,479 00	$1,275 00

Mercantile Savings Institution.—Public Funds—United States Bonds, $72,050; Maine, 1,000; City of Boston, 15,000; Augusta, 10,600; Gardiner, 4,000; Hallowell, 1,000; County of Sagadahock, Maine, 11,000; Pittsfield, 2,000; New Hampshire, 2,500; Connecticut, 8,000; Portland, 41,000; Bath, 30,700; Hartford, 1,000; Cambridge, 300; Dorchester, 1,000; Hyde Park, 2,500; Brunswick, 2,000.

Loans on Public Funds—On United States Bonds, $4,959.47.

Bank Stock owned—13 shares Tremont, $1,430; 10 shares Republic, 982.50.

Deposits in Bank bearing interest—Boston, $17,665.03.

Railroad Bonds—Old Colony and Newport, $6,000.

* Capital Stock, $205,866.34; number of stockholders, 300; dividend to stockholders, about 8 per cent. per annum.

Institution for Savings in Roxbury and Vicinity.—Public Funds—United States Bonds, $206,623.65; Maine, 6,000; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 217,500.

Loans on Public Funds—On United States Bonds, $71,200.

Bank Stock owned—Market, $2,500; Washington, 31,494; North, 25,680.47; Commerce, 2,000; Atlantic, 5,000; First National, Boston, 40,272.50: People's, 21,000; Rockland, 15,750; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000.

Loans on Bank Stock—15 shares Exchange, $1,350; 28 Mechanics', 2,140; 5 People's, 450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Fairhaven and 20 Rockland, 5,000.

Eliot Five Cents Savings Bank.—Public Funds—United States Bonds, $55,000; Maine, 1,000; Portland, 5,000.

Bank Stock owned—Commerce, $1,700; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Eliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.

Loans on Bank Stock—On 30 shares First National, Boston, $2,700; 20 Mechanics', 2,000; 80 Hide and Leather, 8,000.

Loans on Public Stocks—On United States Bonds, $14,100; on City of Lynn Bonds, 4,000.

Railroad Bonds—Old Colony and Newport, $10,000.

Chelsea Savings Bank.—Public Funds—United States Bonds, $43,000; Massachusetts, 11,000.

Bank Stock owned—First National, Chelsea, $5,870; North, 1,114.50; Howard, 2,525; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Suffolk, 1,450; Eagle, 3,115.75; Atlas, 4,410.

Andover Savings Bank.—Public Funds—United States Bonds, $245,000; New Hampshire, 25,000; Maine, 20,000; Vermont, 5,000.

Loan on Public Funds—United States Bonds, $8,060.

Bank Stock owned—Webster, $5,000; Merchants', 2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500.

	BEVERLY.	DANVERS.	GEORGETOWN.	GLOUCESTER.	GROVELAND.
	Beverly Savings Bank.	Danvers Savings Bank.	Georgetown Savings Bank.	Cape Ann Savings Bank.	Groveland Savings Bank.
Number of Depositors,	844	2,175	83	2,000	12*
Amount of Deposits,	$153,960 77	$534,490 82	$9,493 00	$426,648 08	$600 00
Number of Deposits during year preceding,	1,051	1,295	– –*	1,807	12
Amount of the same,	$97,139 67	$111,698 41	– –	$136,532 00	– –
Number of Deposits received during the year, of and exceeding $300 at one time,	85	92	7	91	– –
Amount of the same,	$47,424 71	$50,193 00	$1,700 00	$39,507 00	– –
Number of withdrawals during the year,	263	554	6	1,002	– –
Amount of the same,	$29,604 54	$45,404 19	$153 00	$91,789 99	– –
Number of accounts opened during the year,	348	347	84	581	– –
Number of accounts closed during the year,	71	135	1	317	– –
Amount of surplus on hand,	– –	$28,790 95	– –	$20,864 61	– –
Public Funds,	$5,375 00	237,200 00	$1,500 00	130,000 00	– –
Loans on public funds,	8,350 00	10,000 00	800 00	– –	– –
Bank Stock,	14,435 00	90,125 00	– –	91,945 66	– –
Loans on bank stock,	5,800 00	4,583 00	– –	– –	– –
Deposits in banks, bearing interest,	– –	20,246 77	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –	
Loans on mortgage of real estate,	$83,586 86	$181,068 00	$5,700 00	$120,177 95	– –	
Loans to county or town,	25,000 00	– –	1,000 00	89,500 00	– –	
Loans on personal security,	1,250 00	30,057 00	– –	10,500 00	– –	
Cash on hand,	12,796 37	– –	249 66	8,866 55		$600 00
Rate and amount of ordinary Dividends for last year,	6 per cent., $6,406 14	6 per cent., $27,447 98	– –	6 per cent., $20,769 11	– –	
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$6\frac{6}{10}$ per cent.	– –	$7\frac{3}{5}$ per cent.	– –	
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	No extra.	Every 5 years.	– –	
Annual Expenses of the institution,	$322 42	$1,200 00	– –	$2,000 00	– –	

Beverly Savings Bank.—Public Funds—United States Bonds, $5,375.
Loans on Public Funds—United States Bonds, $8,350.
Bank Stock owned—State, $1,040.25; Market, 2,203; Traders', 2,999; City, 2,165.75; Howard, 2,184; Beverly, 3,843 50.
Loans on Bank Stock—On 37 Rockland, $4,300; 15 Beverly, 1,500.

Danvers Savings Bank.—Public Funds—United States Bonds, $205,200; New Hampshire, 2,000; Boston, 7,000; Portland, 13,000.
Loans on Public Funds—United States Bonds, $10,000.
Bank Stock owned—Howard, $5,100; Commerce, 8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 6,825; Traders', 2,800; Redemption, 3,000; Revere, 26,100.
Loan on Bank Stock—On First National, Danvers, $4,585.
Deposits in Bank bearing interest—First National, Danvers, $20,246.77.

Georgetown Savings Bank.—Public Funds—United States Bonds, $1,500.
Loan on Public Funds—United States Bonds, $800.
* Commenced business April 21, 1869.

Cape Ann Savings Bank.—Public Funds—United States Bonds, $130,000.
Bank Stock owned—Gloucester, $10,698 50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511 25; Webster, 512 50; Rockport, 5,706; Shawmut, 3,972.88; Globe, 1,100; Atlantic, 4,260; Eagle, 2,760 17; Cape Ann, 7,042 50; Mutual Redemption, 5,150; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006.25; Freeman's, 2,520; Howard, 3,100; Boston, 4,660.50.

* *Groveland Savings Bank.*—Commenced business October 1, 1869.

	HAVERHILL.	LAWRENCE		LYNN.	
	Haverhill Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.	Lynn Institution for Savings.	Lynn Five Cents Savings Bank.
Number of Depositors,	6,556	5,648	817	3,235	4,749
Amount of Deposits,	$1,851,543 92	$1,533,172 00	$133,035 88	$801,970 78	$619,716 85
Number of Deposits during year preceding,	6,444	7,937	1,914	3,839	6,744
Amount of the same,	$404,148 00	$625,335 75	$143,980 32	$275,733 00	$313,011 54
Number of Deposits received during the year, of and exceeding $300 at one time,	309	313	119	186	202
Amount of the same,	$160,013 00	$142,283 81	$45,631 42	$93,426 00	$99,136 93
Number of withdrawals during the year,	1,919	2,895	555	1,709	2,325
Amount of the same,	$257,200 35	$387,746 43	$58,866 99	$154,756 18	$202,392 41
Number of accounts opened during the year,	1,328	2,009	726	934	1,640
Number of accounts closed during the year,	644	1,181	176	490	679
Amount of surplus on hand,	$1,133 21	$37,775 10	$2,679 71	$4,684 51	$4,279 28
Public Funds,	740,300 00	548,500 00	14,147 38	95,000 00	135,687 50
Loans on public funds,	33,150 00	30,600 00	– –	4,000 00	– –
Bank Stock,	318,400 00	196,950 00	8,398 88	61,500 00	125,880 70
Loans on bank stock,	18,700 00	5,300 00	– –	15,250 00	6,750 00
Deposits in banks, bearing interest,	– –	– –	– –	22,600 00	13,376 35
Railroad Bonds,	36,000 00	– –	– –	– –	19,450 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	$40,000 00
Loans on mortgage of real estate,	$652,725 00	$429,200 00	$92,993 00	$431,698 00	250,100 [illegible]
Loans to county or town,	2,500 00	164,000 00	1,000 00	123,700 00	19,000 00
Loans on personal security,	17,900 00	190,072 00	13,900 00	29,490 00	11,851 96
Cash on hand,	33,002 13	6,325 10	3,440 58	23,417 29	1,899 62
Rate and amount of ordinary Dividends for last year,	6 per cent., $94,840 61	6 per cent., $74,270 20	6 per cent., $2,882 41	6 per cent., $36,795 83	6½ per cent., $28,445 03
Average annual per cent. of Dividends ending at time of and including last extra,	7½ per cent.	10 1/25 per cent.	– –	8 per cent.	– –
Extra Dividend, how often declared,	None hereafter.	Every 5 years.	– –	Every 5 years.	No extra.
Annual Expenses of the institution,	$2,732 67	$3,060 65	$600 00	$2,412 69	$2,000 00

Haverhill Savings Bank.—Public Funds—United States Bonds, $628,000; Cambridge, 35,000; Charlestown, 10.000; Maine, 10,000; Portland. 25,000.

Loan on Public Funds—On United States Bonds, $31,350; Maine Bonds, 1,000; Haverhill Bonds, 800.

Bank Stock owned—Haverhill, $24,000; Essex, 16,700; First National, 7,000; Andover, 3,200; Bay State, 1,500; Malden, 10.000; North America, 26,700; Exchange, 14,000; North, 11,600; Maverick, 10,000; Traders', 10,000; Webster, 10.000; Faneuil Hall, 8,000; First National, Boston, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers'. 1,000; Blackstone, 20,000; Howard, 15,000; Hide and Leather, 15,000; Merrimack, 23,000; Boston, 26,700; Republic, 22,500; Shawmut, 13,300; Atlas, 15,000; State, 1,200.

Loans on Bank Stock—Essex, $8,800; Haverhill, 5,400; Mechanics', 4,500.

Essex Savings Bank.—Public Funds—United States Bonds, $494,500; Massachusetts, 50,000; New Hampshire, 4,000.

Loans on Public Funds—United States scrip, $30,600.

Bank Stock owned—Merchants', $15,000; Webster, 25,000; Howard, 18,800; Maverick, 3,100; North America, 10,000; Commerce, 10,000; Union, 1,000; Revere, 30,000; Bay State, 19,500; Tremont, 10,000; Massachusetts, 1,250; Suffolk, 9,000; Eliot, 700; State, 1,200; Shawmut, 2,700; Atlas, 9,700; Republic, 22,500; Hide and Leather, 7,500.

Loans on Bank Stock—On Bay State, $2,000; Pemberton, 3,300.

Lawrence Savings Bank.—Public Funds—United States Bonds, $14,147.38.

Bank Stock owned—Webster, $2,215; No. America, 2,140; Bay State, 2,899.88; Eliot, 1,144.

Lynn Institution for Savings.—Public Funds—United States Bonds, $60,000; Massachusetts, 35,000.

Loans on Public Funds—United States Bonds, $4,000.

Bank Stock owned—Central, $5,000; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Suffolk, 7,500; Shoe and Leather, 2,000; Exchange, Boston, 2,000; First National, Lynn, 20,000; City, Lynn, 10,000.

Loans on Bank Stock—On 80 shares City, $7,450; 40 Central, 3,900; 10 Exchange, 900; 32 First National, Lynn, 3,000.

Deposits in Banks bearing interest—First National, Lynn, $22,600.

Lynn Five Cents Savings Bank.—Public Funds—United States Bonds, $122,606.25; Maine, 8,500; Portland, 4,581.25.

Bank Stock owned—Central, $1,000; Hide and Leather, $1,500; Revere, 10,000; Shoe and Leather, 1,500; First National, Boston, 15,945.52; North, 11,271.38; Globe, 6,544; Exchange, 27,619.50; Redemption, 6,055 30; Continental, 5,000; Freeman's, 2,000; City, Lynn, 33,785; First National, Lynn, 3,660.

Loans on Bank Stock—On 4 shares First National, Lynn, $350; 70 City, Lynn, 6,400.

Deposits in Banks bearing interest—Exchange, $26.81; City, 13,349.54.

Railroad Bonds—Old Colony and Newport, $10,000; Eastern, 9,450.

	NEWBURYPORT.		PEABODY.	ROCKPORT.
	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.	Rockport Savings Bank.
Number of Depositors,	8,113	3,048	1,982	850
Amount of Deposits,	$2,876,824 08	$516,836 93	$443,043 97	$134,415 90
Number of Deposits during the year preceding,	4,894	2,004	1,749	741
Amount of the same,	$187,726 77	$142,729 45	$152,643 85	$59,332 12
Number of Deposits received during the year, of and exceeding $300 at one time,	367	121	115	19
Amount of the same,	$181,035 66	$59,724 16	$58,457 12	$9,268 55
Number of withdrawals during the year,	3,909	924	605	294
Amount of the same,	$374,854 11	$80,013 26	$56,358 65	$33,828 58
Number of accounts opened during the year,	1,124	463	441	185
Number of accounts closed during the year,	752	298	231	84
Amount of surplus on hand,	$31,382 92	$4,251 00	$33,521 20	$5,054 68
Public Funds,	959,526 75	135,000 00	185,000 00	19,000 00
Loans on public funds,	38,150 00	18,900 00	– –	10,189 00
Bank Stock,	887,100 00	86,780 00	74,784 00	32,650 00
Loans on bank stock,	4,000 00	7,000 00	– –	500 00
Deposits in banks, bearing interest,	53,923 72	10,486 09	– –	– –
Railroad Bonds,	24,700 00	16,437 00	– –	– [illegible]
Loans on railroad stock,	– –	2,000 00	– –	– – [illegible]

Invested in real estate,	$35,889 48	– –	– –	– –
Loans on mortgage of real estate,	405,579 73	$136,795 00	$147,950 00	$63,193 26
Loans to county or town,	318,830 00	58,805 00	39,700 00	5,000 00
Loans on personal security,	151,060 30	50,220 00	10,000 00	6,367 00
Cash on hand,	998 31	389 43	18,681 17	2,571 32
Rate and amount of ordinary Dividends for last year,	7 per cent., $180,781 28	6½ per cent., $28,596 99	6 per cent., $20,348 20	6 per cent., $6,992 67
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	– –	6½ per cent.	9 1/10 per cent.
Extra Dividend, how often declared,	Every 5 years.	– –	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$4,978 90	$1,300 00	$700 00	$550 00

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States Bonds, $739,839 25; Maine, 162,462 50; Massachusetts, 25,725; Rhode Island, 22,500; Connecticut, 9,000.

Loan on United States Bonds, $38,150.

Bank Stock owned—Atlantic, $12,200; Atlas, 75,000; Blackstone, 4,700; Boston, 3,700; Old Boston, 12,000; City, 10,800; Columbian, 25,000; Commerce, 29,400; Eagle, 29,020; Eliot, 7,400; Exchange, 11,000; Faneuil Hall, 26,400; First National, Boston, 11,000; Freeman's, 21,550; Globe, 9,130; Hamilton, 15,000; Hide and Leather, 15,500; Howard, 26,700; Market, 50,800; Massachusetts, 9,075; Maverick, 18,400; Merchants', 15,750; New England, 10,500; North, 20,200; North American, 6,000; Redemption, 8,400; Revere, 43,200; Second National, Boston, 52,500; Shawmut, 20,000; Shoe and Leather, 46,000; State, 7,210; Suffolk, 23,625; Traders', 27,200; Tremont, 45,000; Union, 22,880; Washington, 37,065; Webster, 20,000; Mechanics', Newburyport, 21,500; Merchants', 24,520; Ocean, 5,775; Gloucester, 6,000.

Loan on Bank Stock—7 shares Mechanics' National, Newburyport, $200; First National, 3,300; North, 500.

Deposit in Bank bearing interest—Ocean, $53,923 72.

Railroad Bonds—Old Colony and Newport, $24,700.

Newburyport Five Cents Savings Bank.—Public Funds—United States Bonds, $117,000; Maine, 10,000; New Hampshire, 3,000; Rhode Island, 5,000.

Loans on Public Funds—United States scrip, $18,900.

Bank Stock owned—Merchants', Newburyport, $80; Mechanics', 7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 600; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; State, 4,100; Tremont, 3,300; Third National, 3,700; Union, 2,400; Webster, 5,600.

Loans on Bank Stock—80 shares First National, Newburyport, $7,000.

Deposits in Banks bearing interest—First National, Newburyport, $10,486 09.

Railroad Bonds—Eastern, $6,668; Old Colony and Newport, 9,769.

Loans on Railroad Stock—On 20 shares Boston and Albany and 3 Boston and Maine, $2,000.

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, $181,000; Massachusetts, 4,000.

Bank Stock owned—Warren, $1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700.

Rockport Savings Bank.—Public Funds—United States Bonds, $19,000.

Loans on United States Bonds—$10,189.

Bank Stock owned—Howard, $2,700; Tremont, 1,600; Boston, 1,500; Webster, 1,500; Commerce, 1,500; First National, Danvers, 750; North America, 1,000; Gloucester, 800; Cape Ann, 4,100; Blackstone, 3,500; Hide and Leather, 1,500; Revere, 2,000; Republic, 5,100; Second National, Boston, 900; Rockport, 3,700; First National, Gloucester, 500.

Loans on Bank Stock—On 5 shares Rockport, $500.

	SALEM.		SALISBURY.	ARLINGTON.
	Salem Savings Bank.	Salem Five Cents Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.	Arlington Five Cents Savings Bank.
Number of Depositors,	13,606	4,159	3,428	1,127
Amount of Deposits,	$3,974,286 17	$825,105 29	$813,684 28	$219,658 78
Number of Deposits during the year preceding,	11,776	3,950	3,864	1,604
Amount of the same,	$892,481 74	$348,655 04	$178,674 00	$73,004 64
Number of Deposits received during the year, of and exceeding $300 at one time,	604	219	118	45
Amount of the same,	$331,760 00	$121,395 83	$45,565 00	$27,283 96
Number of withdrawals during the year,	7,116	1,347	1,195	418
Amount of the same,	$669,943 48	$112,218 48	$112,341 94	$48,086 48
Number of accounts opened during the year,	2,398	1,034	664	222
Number of accounts closed during the year,	1,432	323	401	146
Amount of surplus on hand,	$56,389 70	$17,645 53	$9,115 50	$11,351 28
Public Funds,	1,770,400 00	292,134 88	386,000 00	50,000 00
Loans on public funds,	26,100 00	57,300 00	2,500 00	– –
Bank Stock,	292,690 00	49,194 75	128,825 00	– –
Loans on bank stock,	20,000 00	2,100 00	– –	– –
Deposits in banks, bearing interest,	29,000 00	8,400 00	16,000 00	– –
Railroad Bonds,	25,000 00	18,800 00	35,000 00	– –
Loans on railroad stock,	– –	3,500 00	– –	– –

Invested in real estate,	– –	– –	$2,500 00	– –
Loans on mortgage of real estate,	$453,811 00	$242,884 30	103,700 00	$177,880 00
Loans to county or town,	717,750 00	97,462 50	75,000 00	1,000 00
Loans on personal security,	664,750 00	70,650 00	97,650 00	1,000 00
Cash on hand,	31,174 87	324 39	18,018 98	1,130 06
Rate and amount of ordinary Dividends for last year,	6 per cent., $209,662 89	7½ per cent., $44,185 74	7 per cent., $50,959 43	5 per cent., $8,986 21
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	– –	8 per cent.	7½ per cent.
Extra Dividend, how often declared,	Every 5 years.	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$7,500 00	$2,800 00	$1,311 60	$500 00

Salem Savings Bank.—Public Funds—United States Bonds, $1,624,400; Maine, 22,000; New Hampshire, 11,000; Vermont, 25,000; Massachusetts, 30,000; Rhode Island, 28,000; Connecticut, 30,000.

Loan on Public Funds—United States Bonds, $26,100.

Bank Stock owned—Asiatic, Salem, $10,440; Exchange, 4,800; First National, 4,800; Salem, 4,300; Merchants', 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,300.

Loans on Bank Stock—Marblehead, $5,000; Central, Lynn, 10,000; 24 shares Salem and 23 Exchange, 5,000.

Deposit in Bank bearing interest—Merchants', Salem, $29,000.

Railroad Bonds—Old Colony and Newport, $25,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, $245,067.13; Massachusetts, 10,000; Connecticut, 10,262.50; Rhode Island, 15,116.50; Portland, 8,741.25; Maine, 2,947.50.

Loans on Public Funds—On United States Bonds, $51,200; Boston Bonds, 6,100.

Bank Stock owned—Blackstone, $1,858; City, 3,061; First National, Boston, 2,500; Merchants', 5,932.50; North, 3,170; North America, 591.25; Revere, 4,000; Second National, Boston, 2,775; Webster, 5,261.25; Asiatic, 561; Mercantile, 1,176; Naumkeag, 4,571 50; Salem, 9,105.50; Exchange, 4,631.75.

Loans on Bank Stock—5 shares Naumkeag and 6 shares Exchange, $1,100; 10 shares Eagle, 1,000.

Deposits in Banks bearing interest—Naumkeag, $8,400.

Railroad Bonds—Eastern, $18,800.

Loans on Railroad Stock—On 55 shares Connecticut River, $3,500.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States Bonds, $175,000; Massachusetts, 40,000; Maine, 15,000; New Hampshire, 31,000; Rhode Island, 10,000; Vermont, 5,000; Boston, 5,000; Roxbury, 5,000; Charlestown, 20,000; Chelsea, 40,000; Cambridge, 29,000; Portland, 20,000.

Loan on United States Bonds—$2,500.

Bank Stock owned—Eliot, $4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants', Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston, 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500.

Deposit in Bank bearing interest—Powow River, $16,000.

Railroad Bonds—Eastern, $30,000; Old Colony and Newport, 5,000.

Arlington Five Cents Savings Bank.—Public Funds—United States Bonds, $50,000.

	BRIGHTON.	CAMBRIDGE.			CHARLESTOWN.
	Brighton Five Cents Savings Bank.	Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.	Warren Institution for Savings.
Number of Depositors,	552	2,811	2,454	3,600	7,267
Amount of Deposits,	$81,209 78	$781,876 21	$637,165 61	$452,922 69	$2,256,048 92
Number of Deposits during year preceding,	827	3,009	4,082	4,022	7,743
Amount of the same,	$50,809 05	$229,239 62	$350,073 06	$192,404 93	$663,225 00
Number of Deposits received during the year, of and exceeding $300 at one time,	26	154	279	104	430
Amount of the same,	$13,548 00	$87,413 86	$162,230 00	$56,146 00	$267,757 00
Number of withdrawals during the year,	304	1,508	1,791	1,673	4,667
Amount of the same,	$29,454 74	$143,855 36	$204,930 31	$126,542 16	$531,615 13
Number of accounts opened during the year,	194	667	1,028	739	1,732
Number of accounts closed during the year,	101	389	492	– –	1,085
Amount of surplus on hand,	$1,460 57	$27,245 30	$10,526 68	$1,070 14	$89,477 97
Public Funds,	35,986 00	145,964 21	94,000 00	113,100 00	450,000 00
Loans on public funds,	– –	1,100 00	17,800 00	– –	2,000 00
Bank Stock,	8,701 25	2,526 00	17,095 33	47,096 42	75,200 00
Loans on bank stock,	5,500 00	– –	– –	– –	1,100 00
Deposits in banks, bearing interest,	– –	– –	17,000 00	– –	13,843 36
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	16,000 00

Invested in real estate,	– –	– –	– –	– –	$50,000 00
Loans on mortgage of real estate,	$28,450 00	$603,058 00	$458,225 00	$282,950 00	1,229,536 96
Loans to county or town,	– –	– –	4,500 00	10,000 00	366,555 00
Loans on personal security,	4,000 00	45,080 00	37,000 00	– –	103,500 00
Cash on hand,	867 03	11,393 30	2,071 96	1,561 84	17,215 19
Rate and amount of ordinary Dividends for last year,	5 per cent., $2,563 19	6 per cent., $38,671 21	6 per cent., $27,480 87	4 per cent., $14,540 51	7 per cent., $138,670 34
Average annual per cent. of Dividends ending at time of and including last extra,	$10\frac{29}{100}$ per cent.	$7\frac{1}{8}$ per cent.	$7\frac{7}{10}$ per cent.	8 per cent.	– –
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	Every 3 years.	No extra.
Annual Expenses of the institution,	$400 00	$1,700 00	$1,225 00	$650 00	$6,400 20

Brighton Five Cents Savings Bank.—Public Funds—United States Bonds, $35,986.
Bank Stock owned—Webster, $400; Suffolk, 300; City, Boston, 500; Shawmut, 400; Commerce, 300; First National, Boston, 4,150 25; Bank of Brighton, 2,651.
Loans on Bank Stock—On 38 shares Bank of Brighton, $3,800; 36 First National, Boston, 1,700.

Cambridge Savings Bank.—Public Funds—United States Bonds, $145,964.21.
Loans on Public Funds—United States scrip, $1,100.
Bank Stock owned—Charles River, $2,526.

Cambridgeport Savings Bank.—Public Funds—United States Bonds, $94,000.
Loans on Public Funds—On United States Bonds, $17,800.
Bank Stock owned—Cambridgeport, $4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.
Loan on Bank Stock—20 shares Cambridgeport, $2,000; 14 shares Abington, 1,000.
Deposit in Bank bearing interest—Cambridgeport, $7,000; First National, Cambridge, 10,000.

East Cambridge Five Cents Savings Bank.—Public Funds—United States Bonds, $103,100; City of Cambridge, 10,000.
Bank Stock owned—Merchants', $1,050; Newton, 1,040; Bunker Hill, 1,782 75; Charles River, 2,428 75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Webster, 1,552.50; Faneuil Hall, 2,090; Republic, 2,320.63; Hide and Leather, 7,298; Boston, 1,320; Commerce, 3,283.50; Howard, 6,110; Revere, 5,033.75; Blackstone, 5,593.64.

Warren Institution for Savings.—Public Funds—United States Bonds, $450,000.
Bank Stock owned—Bunker Hill, $19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders', 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.
Loans on Bank Stock—On Bunker Hill, $1,100.
Deposits in Banks bearing interest—Bunker Hill, $13,843.36.
Loans on Railroad Stock—Vermont and Massachusetts, $16,000.

	CHARLESTOWN.	CONCORD.	FRAMINGHAM.	HOPKINTON.	HUDSON.
	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.	Framingham Savings Bank.	Hopkinton Savings Bank.	Hudson Savings Bank.
Number of Depositors,	5,652	2,903	2,202	329	133*
Amount of Deposits,	$1,105,953 84	$742,846 62	$535,097 42	$48,217 39	$19,756 00
Number of Deposits during year preceding,	5,808	736	1,308	399	133
Amount of the same,	$404,288 98	$89,305 93	$145,590 07	$26,420 27	$21,722 00
Number of Deposits received during the year, of and exceeding $300 at one time,	380	47	137	19	20
Amount of the same,	$208,578 00	$22,619 07	$64,505 94	$10,208 00	$12,183 00
Number of withdrawals during the year,	1,820	533	727	144	8
Amount of the same,	$210,360 08	$68,579 96	$81,895 34	$12,623 41	$1,966 00
Number of accounts opened during the year,	1,325	219	379	140	133
Number of accounts closed during the year,	441	235	128	20	6
Amount of surplus on hand,	$21,219 62	$87,956 02	$16,237 29	– –	$122 34
Public Funds,	152,850 00	158,000 00	110,500 00	$8,000 00	– –
Loans on public funds,	13,500 00	– –	– –	– –	– –
Bank Stock,	233,393 25	255,000 00	106,000 00	6,959 99	– –
Loans on bank stock,	9,000 00	– –	5,630 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	25,000 00	1,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	$2,450 00	– –	– –
Loans on mortgage of real estate,	$668,229 63	$323,396 67	266,817 62	$10,205 00	$11,820 00
Loans to county or town,	– –	66,828 00	6,775 00	13,900 00	3,000 00
Loans on personal security,	36,700 00	30,578 87	6,566 00	8,300 00	3,250 00
Cash on hand,	13,500 58	6,115 26	20,350 20	332 85	1,808 34
Rate and amount of ordinary Dividends for last year,	6 per cent., $45,500 00	4 per cent., $26,312 32	6 per cent., $25,831 47	5 per cent., $929 39	– –
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	$7\frac{3}{4}$ per cent.	$7\frac{3}{10}$ per cent.	– –	– –
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	Every 5 years.	Every 5 years.	– –
Annual Expenses of the institution,	$2,000 00	$2,350 00	$1,400 00	$375 11	– –

Charlestown Five Cents Savings Bank.—Public Funds—United States Bonds, $152,850.

Loans on Public Funds—On United States Bonds, $13,500.

Bank Stock owned—Continental, $44,550; Bunker Hill, 28,048; Republic, 25,559.75; Atlas, 20,900; Railroad, 15,300; Maverick, 12,901.50; Traders', 13,200; Washington, 14,240; First National, Boston, 8,785; Forth, 9,180; Tremont, 9,100; Howard, 6,850; Monument, 6,245; State, 5,900; Market, 4,700; Third National, Boston, 500; First National, Lynn, 2,400; Newton, 1,695; Market, Brighton, 2,700; Brighton, 639.

Middlesex Institution for Savings.—Public Funds—United States Bonds, $120,900; Rhode Island Bonds, 14,000; Maine do., 19,000; Vermont, 5,000.

Bank Stock owned—Webster, $15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; State, 11,000; Traders', 2,500; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,00 ; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300.

Framingham Savings Bank.—Public Funds—United States Bonds, $108,500; New Hampshire, 2,000.

Bank Stock owned—Commerce, $15,800; Eliot, 8,900; Framingham, 2,000; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mt. Vernon, 8,500; Traders', 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000.

Loans on Bank Stock—On 50 shares Everett, $5,000; 6 Framingham, 540; 1 Holliston, 90.

Railroad Bonds—Old Colony and Newport, $25,000.

Hopkinton Savings Bank.—Public Funds—United States Bonds, $8,000.

Bank Stock owned—Shawmut, $4,250.99; Hide and Leather, 1,404; Redemption. 1,305.

Railroad Bonds—Eastern, $1,000.

* *Hudson Savings Bank*—Commenced business May 1, 1869.

	LOWELL.				MALDEN.
	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.	Mechanics' Savings Bank.	Malden Savings Bank.
Number of Depositors,	7,445	5,109	7,748	3,036	671
Amount of Deposits,	$2,470,081 15	$1,387,012 34	$1,754,530 04	$1,164,028 91	$105,471 69
Number of Deposits during year preceding,	6,708	4,881	8,058	3,603	2,102
Amount of the same,	$638,179 82	$229,723 00	$627,123 07	$456,062 83	$61,937 00
Number of Deposits received during the year, of and exceeding $300 at one time,	363	141	371	392	24
Amount of the same,	$195,189 00	$58,509 00	$200,271 52	$220,395 00	$11,593 50
Number of withdrawals during the year,	3,339	1,683	3,184	1,552	256
Amount of the same,	$452,674 15	$179,187 09	$376,439 32	$216,798 77	$42,436 52
Number of accounts opened during the year,	1,515	819	1,923	936	221
Number of accounts closed during the year,	1,082	660	1,216	466	110
Amount of surplus on hand,	$66,461 11	$160,612 64	$8,610 75	$57,775 83	$916 00
Public Funds,	439,594 00	711,000 00	376,500 00	311,500 00	30,000 00
Loans on public funds,	8,000 00	50,050 00	14,500 00	23,025 00	- -
Bank Stock,	422,053 00	6,300 00	211,980 00	108,750 00	2,000 00
Loans on bank stock,	28,600 00	36,600 00	6,950 00	13,000 00	- -
Deposits in banks, bearing interest,	78,000 00	168,000 00	75,000 00	- -	- -
Railroad Bonds,	50,000 00	- -	2,000 00	25,000 00	- -
Loans on railroad stock,	- -	- -	- -	4,500 00	- -

Invested in real estate,	– –	$20,334 06	– –	– –	– –
Loans on mortgage of real estate,	$758,790 00	106,950 00	$867,400 00	$686,806 25	$65,490 00
Loans to county or town,	623,100 00	445,725 00	196,000 00	35,000 00	4,000 00
Loans on personal security,	127,000 00	– –	4,000 00	12,700 00	– –
Cash on hand,	1,405 26	2,665 92	8,810 79	1,523 49	3,005 69
Rate and amount of ordinary Dividends for last year,	5 per cent., $109,461 71	4 per cent., $48,371 75	5 per cent., $74,444 29	5 per cent., $45,219 09	6 per cent., $4,677 49
Average annual per cent. of Dividends ending at time of and including last extra,	$7\frac{59}{100}$ per cent.	$8\frac{339}{1000}$ per cent.	7 per cent.	$7\frac{9}{10}$ per cent.	6 per cent.
Extra Dividend, how often declared.	Every 5 years.	Every 5 years.	Every 3 years.	Every 3 years.	Every 5 years.
Annual Expenses of the institution,	$5,524 68	$4,100 00	$3,458 26	$2,162 18	$300 00

City Institution for Savings, Lowell.—Public Funds—United States Bonds, $394,594; Maine, 25,000; Rhode Island, 20,000.

Loans on Public Funds—On United States Bonds, $8,000.

Bank Stock owned—Appleton, $30,000; Prescott, 20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 25,000; Pemberton, 5,000; Bay State, 1,875; Eliot, 10,000; Third National, Boston, 10,000; Market, 1,600; Blackstone, 30,000; Boylston, 5,000; Tremont, 20,200; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 10,900; Shawmut, 7,000; Hide and Leather, 7,500; Republic, 25,000; Howard, 13,500; Commerce, 25,500; Atlas, 18,000; Revere 50,000; Boston, 17,000; Redemption, 11,978.

Loans on Bank Stock—On 198 shares Appleton, $16,800; 25 First National, Lowell, 2,000; 100 Merchants', 9,000; 20 Pemberton, 800

Deposits in Banks bearing interest—Wamesit, $50,000; Appleton, 28,000.

Railroad Bonds—Old Colony and Newport, $50,000.

Lowell Institution for Savings.—Public Funds—United States Bonds, $711,000.

Loans on Public Funds—United States Bonds, $50,050.

Bank Stock owned—Railroad, $6,300.

Loans on Bank Stock—25 shares Continental, $2,300; 118 Columbian, 10,600; 36 First National, Lowell, 3,000.

Deposits in Banks bearing interest—Traders', $30,000; Old Lowell, 43,000; Wamesit, 10,000; First National, Lowell, 30,000; Merchants', 55,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, $301,500; Connecticut, 20,000; Rhode Island, 30,000; Maine, 25,000.

Loans on United States Bonds—$14,500.

Bank Stock owned—Atlas, $11,460; Blackstone, 16,250; Continental, 10,000; Eliot, 10,000; Hide and Leather, 20,000; Howard, 15,145; Market, 5,000; First National, Boston, 10,610; Revere, 20,000; Webster, 5,000; North America, 6,600; Commerce, 12,430; Republic, 22,500; Tremont, 4,200; Eagle, 11,560; Redemption, 6,000; Bunker Hill, 1,625; Merchants', Lowell, 3,300; Prescott, 5,000; Railroad, 15,300.

Loans on Bank Stock—50 shares Prescott, $3,350; 40 Appleton, 3,600.

Deposits in Banks bearing interest—Old Lowell, $25,000; Appleton, 10,000; Prescott, 40,000.

Railroad Bonds—Old Colony and Newport, $2,000.

Mechanics' Savings Bank, Lowell.—Public Funds—United States Bonds, $295,500; Rhode Island, 10,000; Massachusetts, 1,000; City of Charlestown, 5,000.

Loans on United States Bonds—$23,025.

Bank Stock owned—Malden, $6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; Notth America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mt. Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Railroad, 15,000; Redemption, 9,000; Bay State, 2,250; Pawners', 2,400; Atlas, 9,300; Republic, 8,300; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300.

Railroad Bonds—Old Colony and Newport, $25,000.

Loans on Railroad Bonds—On $5,000 Lowell and Lawrence, $4,500.

Malden Savings Bank—Public Funds—United States Bonds, $30,000.

Bank Stock owned—Malden, $2,000.

	MARLBOROUGH.	MEDFORD.	NATICK.	NEWTON.	READING.
	Marlborough Savings Bank.	Medford Savings Bank.	Natick Five Cents Savings Bank.	Institution for Savings in Newton.	Reading Savings Bank.
Number of Depositors,	1,411	329*	897	922	110†
Amount of Deposits,	$371,238 33	$23,457 00	$148,347 52	$140,538 18	$13,917 00
Number of Deposits during year preceding,	1,199	646	1,168	1,137	– –
Amount of the same,	$146,184 00	$29,424 00	$96,625 42	$66,715 45	– –
Number of Deposits received during the year, of and exceeding $300 at one time,	172	22	84	40	17
Amount of the same,	$83,885 00	$11,310 00	$48,131 00	$17,470 00	$8,013 00
Number of withdrawals during the year,	599	39	317	523	6
Amount of the same,	$75,335 41	$5,967 00	$31,961 72	$51,776 64	$915 00
Number of accounts opened during the year,	440	335	370	323	110
Number of accounts closed during the year,	207	6	100	215	3
Amount of surplus on hand,	$2,481 19	$516 74	$2,604 96	$2,433 42	– –
Public Funds,	– –	5,484 37	7,500 00	9,500 00	– –
Loans on public funds,	– –	– –	– –	4,200 00	$1,625 00
Bank Stock,	100,000 00	2,972 75	518 75	6,805 00	4,340 25
Loans on bank stock,	– –	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	1,106 62	– –	– –	3,688 00
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$248,000 00	$13,150 00	$92,469 00	$95,895 00	$1,700 00
Loans to county or town,	19,000 00	– –	27,500 00	3,125 00	– –
Loans on personal security,	6,400 00	– –	23,200 00	15,700 00	350 00
Cash on hand,	219 52	624 84	291 94	7,723 13	1,516 84
Rate and amount of ordinary Dividends for last year,	7 per cent.,	– –	6 per cent.,	5 per cent.,	– –
	$19,175 62	– –	$5,516 08	$5,532 18	– –
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	$6\frac{1}{4}$ per cent.	– –
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	$1,300 00	– –	$400 00	$500 00	– –

Marlborough Savings Bank.—Bank Stock owned—First National, Marlborough, $100,000.

* *Medford Savings Bank*—Commenced business in May, 1869.
Public Funds—United States Bonds, $2,984.37; Massachusetts, 2,500.
Bank Stock owned—Eliot, $575; Blackstone, 1,170; Revere, 615; Commerce, 612.75.

Natick Five Cents Savings Bank.—Public Funds—United States Bonds, $7,500.
Bank Stock owned—First National, Boston, $518.75.

Institution for Savings in the Town of Newton.—Public Funds—United States Bonds, $9,500.
Loans on Public Funds—United States Bonds, $4,200.
Bank Stock owned—Newton, $1,100; First National, Cambridge, 1,000; Brighton, 480; Waltham, 225; Revere, 4,000.

† *Reading Savings Bank*—Commenced business July 31, 1869.
Loans on Public United States Bonds, $1,625.
Bank Stock owned—Hide and Leather, $4,340.25.
Deposits in Banks bearing interest—Blackstone, $3,688.

	STONEHAM.	WAKEFIELD.	WALTHAM.	WOBURN.	ATHOL.
	Stoneham Five Cents Savings Bank.	Wakefield Savings Bank.	Waltham Savings Bank.	Woburn Five Cents Savings Bank.	Athol Savings Bank.
Number of Depositors,	763	214*	2,592	1,450	1,139
Amount of Deposits,	$115,519 17	$16,594 81	$615,250 02	$142,250 66	$203,212 24
Number of Deposits during year preceding,	1,149	354	3,590 00	1,453	2,738
Amount of the same,	$77,193 12	$17,421 21	$330,833 00	$47,869 13	$111,754 31
Number of Deposits received during the year, of and exceeding $300 at one time,	38	16	223	16	92
Amount of the same,	$24,849 57	$8,367 00	$102,680 00	$6,655 88	$47,156 74
Number of withdrawals during the year,	338	15	1,330	295	259
Amount of the same,	$43,340 34	$826 40	$184,073 70	$30,563 90	$29,271 62
Number of accounts opened during the year,	292	214	922	275	486
Number of accounts closed during the year,	110	4	247	143	116
Amount of surplus on hand,	$6,130 34	– –	$5,266 81	$960 73	$1,943 76
Public Funds,	30,700 00	– –	70,000 00	63,000 00	10,000 00
Loans on public funds,	950 00	– –	– –	2,500 00	15,600 00
Bank Stock,	– –	– –	29,935 00	17,241 00	– –
Loans on bank stock,	– –	– –	– –	500 00	6,900 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	20,500 00

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$71,399 00	$8,400 00	$453,483 00	$6,890 00	$72,865 00
Loans to county or town,	– –	– –	65,000 00	– –	23,500 00
Loans on personal security,	17,833 57	4,300 00	96,456 95	49,600 00	52,259 25
Cash on hand,	3,194 51	3,777 92	6,720 13	3,480 39	3,531 75
Rate and amount of ordinary Dividends for last year,	5 per cent., $4,541 92	– –	7 per cent., $35,460 13	5 per cent., $5,821 09	5 per cent., $6,355 76
Average annual per cent of Dividends ending at time of and including last extra,	7 per cent.	– –	– –	7 per cent.	– –
Extra Dividend, how often declared,	– –	Every 3 years.	No extra.	Every 3 years.	Every 3 years.
Annual Expenses of the institution,	$926 79	$117 91	$1,000 00	$932 38	$825 00

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, $30,700.
Loan on Public Funds—United States scrip, $950.

* *Wakefield Savings Bank*—Commenced business June 30, 1869.

Waltham Savings Bank.—Public Funds—United States Bonds, $70,000.
Bank Stock owned—Revere, $10,000; Newton, 500; Mount Vernon, 5,000; Waltham, 11,935; Third National, Boston, 2,500.

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, $63,000.
Loans on United States Bonds—$2,500.
Bank Stock owned—Blackstone, $5,196; Faneuil Hall, 2,090; Webster, 1,050; Hide and Leather, 6,070; Woburn, 2,835.
Loans on Bank Stock—On 5 shares Woburn, $500.

Athol Savings Bank.—Public Funds—United States Bonds, $10,000.
Loans on Public Funds—United States Bonds, $15,600.
Loans on Bank Stock—Miller's River, $4,900; First National, Barre, 2,000.
Loans on Railroad Stock—Vermont and Massachusetts, $15,000; New London Northern, 5,500.

	CLINTON.	FITCHBURG.		GARDNER.	GRAFTON.
	Clinton Savings Bank.	Fitchburg Savings Bank.	Worcester North Savings Institution.	Gardner Savings Bank.	Grafton Savings Bank.
Number of Depositors,	1,249	5,398	698	530	111*
Amount of Deposits,	$282,939 79	$1,415,203 66	$172,842 10	$97,819 15	$22,414 69
Number of Deposits during year preceding,	1,480	2,976	1,266	734	– –
Amount of the same,	$128,581 24	$387,147 92	$126,602 29	$89,302 27	– –
Number of Deposits received during the year, of and exceeding $300 at one time,	85	266	187	86	21
Amount of the same,	$43,155 29	$144,544 56	$96,935 00	$40,806 36	$15,722 29
Number of withdrawals during the year,	658	1,617	285	93	3
Amount of the same,	$80,014 62	$226,364 35	$54,562 68	$12,837 37	$75 00
Number of accounts opened during the year,	409	912	627	442	112
Number of accounts closed during the year,	261	619	116	51	1
Amount of surplus on hand,	$13,774 30	$81,714 32	– –	– –	$67 48
Public Funds,	100,000 00	194,000 00	$10,756 25	$8,702 00	– –
Loans on public funds,	10,475 00	40,825 00	3,500 00	– –	3,000 00
Bank Stock,	20,000 00	186,900 00	3,860 00	1,584 00	– –
Loans on bank stock,	8,950 00	3,400 00	4,950 00	– –	5,000 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	2,700 00	– –	– –	– –
Loans on railroad stock,	– –	13,000 00	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$84,095 00	$485,9 8 76	$87,682 39	$48,600 00	$3,100 00
Loans to county or town,	14,000 00	228,600 00	– –	16,200 00	– –
Loans on personal security,	57,628 00	320,825 66	60,425 57	22,000 00	11,144 61
Cash on hand,	1,566 09	19,909 04	3,223 13	– –	167 31
Rate and amount of ordinary Dividends for last year,	5 per cent., $11,784 74	6 per cent., $74,099 86	6 per cent., $3,609 83	5½ per cent, $1,788 30	– – – –
Average annual per cent. of Dividends ending at time of and including last extra,	6½ per cent.	6 1/10 per cent.	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	– –	No extra.
Annual Expenses of the institution,	$1,000 00	$2,700 00	$600 00	$359 83	– –

Clinton Savings Bank.—Public Funds—United States Bonds, $100,000.
Loan on Public Funds—United States scrip, $10,475.
Bank Stock owned—First National, Clinton, $20,000.
Loan on Bank Stock—First National, Clinton, $8,950.

Fitchburg Savings Bank.—Public Funds—United States Bonds, $180,000; New Hampshire, 14,000.
Loans on United States Bonds, $40,825.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300.
Loans on Bank Stock—On 68 shares Fitchburg, $3,400.
Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, $2,700.
Loans on Railroad Stock—30 shares Fitchburg and Worcester, $3,000; 150 Boston, Clinton and Fitchburg, with other collateral, 10,000.

Worcester North Savings Institution, Fitchburg.—Public Funds—United States Bonds, $10,756 25.
Loans on Public Funds—United States Bonds, $3,500.
Loans on Bank Stock—Rollstone, $4,950.

Gardner Savings Bank.—Public Funds—United States Bonds, $8,702.
Bank Stock owned—First National, Gardner, $1,584.

Grafton Savings Bank.—Loans on United States Bonds, $3,000.
Loans on Bank Stock—On 50 shares Hide and Leather, $5,000.

* Commenced business June 1, 1869.

	LANCASTER.	LEICESTER.	LEOMINSTER.	MILFORD.	MILLBURY.
	Lancaster Savings Bank.	Leicester Savings Bank.	Leominster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.
Number of Depositors,	1,836	94*	588	1,645	667
Amount of Deposits,	$538,653 06	$16,209 20	$126,623 48	$295,336 66	$176,520 03
Number of Deposits during year preceding,	937	134	707	1,471	641
Amount of the same,	$105,810 00	$16,915 35	$86,714 43	$92,781 51	$52,266 27
Number of Deposits received during the year, of and exceeding $300 at one time,	107	14	92	50	39
Amount of the same,	$52,244 00	$7,813 81	$53,506 00	$21,382 00	$21,094 00
Number of withdrawals during the year,	547	7	144	685	274
Amount of the same,	$87,505 51	$706 15	$17,461 36	$71,013 10	$29,741 60
Number of accounts opened during the year,	298	95	280	389	168
Number of accounts closed during the year,	171	1	62	256	100
Amount of surplus on hand,	$24,522 71	– –	$2,353 58	$13,402 19	– –
Public Funds,	265,000 00	– –	15,189 97	46,100 00	$61,500 00
Loans on public funds,	1,200 00	$1,500 00	13,100 00	8,750 00	– –
Bank Stock,	61,300 00	765 50	3,095 00	20,400 00	18,800 00
Loans on bank stock,	2,000 00	– –	5,000 00	23,980 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	10,000 00	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$176,161 84	$7,960 00	$50,900 00	$90,116 00	$70,775 00
Loans to county or town,	5,000 00	– –	11,000 00	69,000 00	20,000 00
Loans on personal security,	58,050 00	4,500 00	25,900 00	42,100 00	– –
Cash on hand,	– –	1,543 92	4,156 94	8,312 85	6,249 73
Rate and amount of ordinary Dividends for last year,	6½ per cent., $31,512 18	– –	6 per cent., $3,377 87	5 per cent., $13,167 28	5 per cent., $6,822 23
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	6 per cent.	7½ per cent.
Extra Dividend, how often declared,	No extra.	– –	No extra.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$1,521 75	– –	$200 00	$1,020 00	$750 00

Lancaster Savings Bank.—Public Funds—United States Bonds, $265,000.
Loans on United States Bonds, $1,200.
Bank Stock owned—Webster, $5,000; Eliot, 8,300; Howard, 6,700; Second National, Boston, 8,800; Commerce, 5,000; Lancaster, 5,000; City, Lynn, 15,000; Republic, 7,500.
Loan on Bank Stock—Lancaster, $2,000.
Railroad Bonds—Old Colony and Newport, $10,000.

Leicester Savings Bank.—Loans on United States Bonds, $1,500.
Bank Stock owned—Howard, $765 50.

Leominster Savings Bank.—Public Funds—United States Bonds, $15,189.97.
Loans on United States Bonds—$13,100.
Bank Stock owned—Webster, $2,045; Boston, 1,050.
Loans on Bank Stock—On 50 shares First National, Leominster, $5,000.

Milford Savings Bank.—Public Funds—United States Bonds, $26,600; Massachusetts, 19,500.
Loans on United States Bonds, $8,750.
Bank Stock owned—Milford, $8,000; Hopkinton, 2,700; Hide and Leather, 6,400; Howard, 2,600; Webster, 700.
Loans on Bank Stock—On 231 shares Milford, $18,980; 50 First National, Worcester, 5,000.

Millbury Savings Bank.—Public Funds—United States Bonds, $61,500.
Bank Stock owned—Oxford, $600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Commerce, 1,000; Atlas, 3,000; Boston, 1,300.

* Commenced business May 27, 1869.

	NO. BROOKFIELD.	SOUTHBRIDGE.	WEBSTER.	WESTBOROUGH.	WINCHENDON.
	No. Brookfield Savings Bank.	Southbridge Savings Bank.	Webster Five Cents Savings Bank.	Westborough Savings Bank.	Winchendon Savings Bank.
Number of Depositors,	821	1,808	645	105*	1,084
Amount of Deposits,	$138,090 75	$479,416 84	$53,533 88	$10,109 04	$207,245 55
Number of Deposits during year preceding,	690	1,218	1,151	109	649
Amount of the same,	$51,220 75	$105,667 80	$53,537 22	$11,229 04	$57,101 62
Number of Deposits received during the year, of and exceeding $300 at one time,	40	77	33	8	43
Amount of the same,	$15,685 50	$35,403 54	$15,155 00	$3,500 00	$22,357 66
Number of withdrawals during the year,	230	536	128	14	270
Amount of the same,	$22,018 71	$63,743 00	$11,959 85	$1,120 00	$34,608 41
Number of accounts opened during the year,	241	369	482	109	195
Number of accounts closed during the year,	108	178	58	4	103
Amount of surplus on hand,	$6,837 32	$12,333 78	– –	– –	$19,444 50
Public Funds,	87,900 00	209,000 00	– –	– –	61,500 00
Loans on public funds,	– –	47,700 00	$800 00	– –	– –
Bank Stock,	1,520 00	37,000 00	– –	– –	20,000 00
Loans on bank stock,	– –	10,310 00	– –	$2,500 00	– –
Deposits in banks, bearing interest,	– –	7,000 00	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	969 90
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$36,467 75	$111,800 00	$35,650 00	$6,650 00	$63,547 36
Loans to county or town,	4,445 00	12,000 00	10,000 00	– –	– –
Loans on personal security,	11,450 00	55,900 00	4,000 00	– –	59,797 50
Cash on hand,	3,047 32	1,040 62	3,274 87	894 71	11,673 53
Rate and amount of ordinary Dividends for last year,	6 per cent., $6,165 91	5 per cent., $20,141 91	5½ per cent., $742 34	– – – –	5 per cent, $9,057 44
Average annual per cent. of Dividends ending at time of and including last extra,	6 per cent.	8 per cent.	– –	– –	6⅜ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	$425 00	$1,141 83	$198 86	– –	$350 00

North Brookfield Savings Bank.—Public Funds—United States Bonds, $61,900; Massachusetts, 26,000.
Bank Stock owned—Ware, $440; Eliot, 1,080.

Southbridge Savings Bank—Public Funds—United States Bonds, $164,000; Massachusetts, 35,000; Portland, 10,000.
Loans on United States Bonds, $47,700.
Bank Stock owned—Blackstone, $4,000; Boylston, 1,200; City, 1,200; Columbian, 500; New England, 2,200; Redemption, 10,000; Revere, 3,400; Washington, 2,000; Southbridge, 12,500.
Loans on Bank Stock—On 160 shares Southbridge, $10,310.
Deposits in Banks, bearing interest—Southbridge, $7,000.

Webster Savings Bank.—Loans on United States Bonds, $800.

Westborough Savings Bank.—Loans on Bank Stock—On Westborough, $2,500.

Winchendon Savings Bank.—Public Funds—United States Bonds, $61,500.
Bank Stock owned—First National, Winchendon, $5,000; First National, Boston, 1,600; Mechanics', Boston, 3,400; Rollstone, 9,000; Fitchburg, 1,000.
Railroad Bonds—Cheshire, $969.90.

* Commenced business May 1, 1869.

	WORCESTER.			
	People's Savings Bank.	Worcester Co. Institution for Savings.	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.
Number of Depositors,	5,445	13,625	4,738	4,345
Amount of Deposits,	$1,619,424 90	$3,842,099 15	$1,609,682 88	$610,109 62
Number of Deposits during the year preceding,	8,604	8,192	3,594	4,116
Amount of the same,	$904,304 96	$635,225 29	$440,068 85	$227,303 59
Number of Deposits received during the year, of and exceeding $300 at one time,	781	459	431	163
Amount of the same,	$399,883 13	$211,378 00	$224,179 61	$102,079 88
Number of withdrawals during the year,	3,343	5,764	2,582	665
Amount of the same,	$477,215 80	$674,802 07	$314,998 16	$108,959 97
Number of accounts opened during the year,	2,567	1,959	1,076	1,007
Number of accounts closed during the year,	1,027	1,854	753	488
Amount of surplus on hand,	– –	$19,255 61	$33,833 42	$6,812 70
Public Funds,	$433,500 00	969,800 00	300,200 00	126,000 00
Loans on public funds,	29,100 00	42,100 00	37,731 00	9,800 00
Bank Stock,	135,860 75	681,500 00	138,377 06	100,600 00
Loans on bank stock,	11,350 00	17,745 00	8,590 00	10,000 00
Deposits in banks, bearing interest,	15,280 35	21,623 00	– –	14,114 49
Railroad Bonds,	– –	– –	– –	– –
Loans on railroad stock,	900 00	2,800 00	20,000 00	– –

Invested in real estate,	$65,000 00	- -	- -	- -
Loans on mortgage of real estate,	835,456 00	$1,684,212 00	$992,281 50	$212,925 00
Loans to county or town,	20,500 00	393,400 00	12,200 00	134,500 00
Loans on personal security,	127,550 00	155,709 92	116,186 82	5,000 00
Cash on hand,	6,064 76	5,047 79	17,221 20	3,982 83
Rate and amount of ordinary Dividends for last year,	6½ per cent., $78,052 86	6½ per cent, $223,315 80	6½ per cent., $87,466 53	6½ per cent., $29,761 42
Average annual per cent. of Dividends ending at time of and including last extra,	- -	8 per cent.	- -	8¾ per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	Every 5 years.
Annual expenses of the institution,	$4,572 59	$9,368 42	$4,500 00	$1,709 65

People's Savings Bank.—Public Funds—United States Bonds, $366,500; New York, 20,000; Connecticut, 6,000; Worcester, 23,000; Springfield, 2,000; Burlington, 16,000.

Loan on Public Funds—United States Bonds, $29,100.

Bank Stock owned—Market, $4,169; Columbian, 3,409; Atlas, 1,651.25; Webster, 2,373; Redemption, 8,812 50; North America, 4,195; Union, 965.50; Maverick, 1,032 50; Washington, 2,195.25; Tremont, 2,966 25; New England, 1,901 25; Eagle, 5,850; State, 5,040; Mechanics', 1,671.25; Hamilton, 2,789; Traders', 1,293.50; City, 1,155; Commerce, 14,631.25; Globe, 11,408.75; Shawmut, 4 753; Merchants', 5,622 50; North, 10,147; Blackstone, 6,822; Revere, 6,187.50; City, Worcester, 10,947.50; Central, 8,792; Quinsigamond, 2,400; Worcester, 2,680.

Loans on Bank Stock—On 19 shares Worcester, $1,800; 91 shares First National, Worcester, 9,100; 5 Millbury, 450.

Deposits in Banks bearing interest—Central, $15,280 35.

Loans on Railroad Stock—On 10 shares Norwich and Worcester, $900.

Worcester County Institution for Savings.—Public Funds—United States Bonds, $684,000; Massachusetts, 132,000; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000.

Loans on $33,700 United States Bonds, $31,200; on $1,000 United States Bonds on 20 shares Tremont Bank, $3.000; on $8,000 Worcester Bonds, $7,900.

Bank Stock owned—Atlantic, $5,400; Atlas, 37,500; Blackstone, 11,500; Columbian, 5,000; Continental, 6,000; Globe, 1,500; Hamilton, 15,000; Howard, 15,000; Massachusetts, 10,000; Merchants', 15,000; Market, 5,000; Commerce, 22,800; North America, 5,000; City, 20,800; Exchange, 2,900; Eagle, 8,800; Union, 4,100; Webster, 30,000; New England, 18.300; North, 4,700; Old Boston, 2,200; First National, 25,000; Second National, 35,200; State, 11,300; Shoe and Leather, 1,200; Tremont, 5,500; Washington, 19,000; Redemption, 5.000; Freeman's, 10.400; Shawmut, 13,300; Republic, 18,000; Hide and Leather, 30,000; Revere, 50,000; all of Boston: Blackstone, Uxbridge, 1,000; Fitcchburg, 5,100; Grafton, 4,500; Leicester, 5 500; Lancaster 2,000; Millbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; and in the city of Worcester: Central, 27,500; Citizens', 24,800; City, 25,000; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600.

Loans on Bank Stock—On 67 shares First National, Worcester, $6,100; 6 Leicester, 550; 60 Tremont, 5,000; 15 Central, 1,500; 34 Worcester, 3,000; 5 Mechanics', 425; 6 City and 6 Boston and Albany Railroad, 1,170.

Deposits in Banks bearing interest—Worcester, $21,623.

Loans on Railroad Stock—On 32 shares Worcester and Nashua Railroad, $2,800.

Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, $249,200; Worcester, 39,000; Westborough, 12,000.

Loans on Public Funds—United States Bonds. $31,431; on City Bonds, 6,300.

Bank Stock owned—Commerce, $12,447.50; Boston, 11,459.37; North, 7,418.75; Revere, 20,000; City, Worcester, 18,000; Mechanics', Worcester, 31.224.69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester County, Blackstone, 500; Traders', 5,568.75; Suffolk, 3,435.

Loans on Bank Stock—58 shares Mechanics', $5,100; 5 City, 400; 5 First National, 400; 24 Grafton, 2,160; 2 Leicester, 2 Mechanics', 2 Quinsigamond, 1 City, 530.

Loans on Railroad Stock—Fitchburg and Worcester, $20,000.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, $113,000; Massachusetts, 8,000; New Hampshire, 5,000.

Loan on Public Funds—United States Bonds, $9,800.

Bank Stock owned—City, Worcester, $8,000; Central, 7,000: Mechanics, Worcester, 4,800; Worcester, 1,300; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hide and Leather, 7,500; Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 4,300; Commerce, Boston, 5,000; Traders', 5.000; State, 2,000.

Loans on Bank Stocks—100 shares City, Worcester. $10,000.

Deposits in Banks bearing interest—Quinsigamond, $14,114.49.

	AMHERST.	NORTHAMPTON.		WARE.	CHICOPEE.
	Amherst Savings Bank.	Northampton Institution for Savings.	Hampshire Savings Bank.	Ware Savings Bank.	Chicopee Savings Bank.
Number of Depositors,	946	3,726	213*	2,978	916
Amount of Deposits,	$118,636 30	$1,108,722 49	$54,727 00	$960,313 93	$267,538 73
Number of Deposits during year preceding,	1,048	3,595	275	2,185	1,116
Amount of the same,	$70,166 64	$361,225 18	$58,040 00	$255,690 32	$118,642 32
Number of Deposits received during the year, of and exceeding $300 at one time,	71	320	65	221	74
Amount of the same,	$35,964 30	$156,480 89	$41,093 00	$115,179 95	$39,584 00
Number of withdrawals during the year,	291	1,865	18	1,107	599
Amount of the same,	$20,507 86	$225,520 15	$3,313 00	$158,367 37	$66,545 11
Number of accounts opened during the year,	390	1,059	221	768	261
Number of accounts closed during the year,	103	558	8	488	188
Amount of surplus on hand,	$1,816 56	$15,852 71	$401 76	$18,431 15	– –
Public Funds,	8,100 00	492,000 00	– –	414,000 00	$30,000 00
Loans on public funds,	8,300 00	41,920 00	7,800 00	9,736 00	21,075 00
Bank Stock,	1,000 00	37,300 00	2,200 00	166,800 00	9,200 00
Loans on bank stock,	1,500 00	46,520 00	15,700 00	7,850 00	9,625 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	5,500 00	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	665 00

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$50,625 00	$324,461 60	$10,200 00	$168,400 00	$144,601 04
Loans to county or town,	10,000 00	13,500 00	– –	76,500 00	5,000 00
Loans on personal security,	32,425 00	124,670 00	9,600 00	148,777 00	44,520 00
Cash on hand,	2,519 53	44,203 60	9,511 51	17,308 26	2,604 15
Rate and amount of ordinary Dividends for last year,	6 per cent., $3,867 18	6 per cent., $57,304 89	– –	6 per cent., $48,336 67	6 per cent., $12,569 14
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$6\frac{9}{10}$ per cent.	– –	7 per cent.	$7\frac{3}{10}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	– –	Every 5 years.	None hereafter.
Annual Expenses of the institution,	$709 46	$3,300 00	– –	$2,800 00	$1,100 00

Amherst Savings Bank.—Public Funds—United States Bonds, $8,100.
Loans on United States Bonds, $8,100; Amherst Bonds. 200.
Bank Stock owned—First National, Easthampton, $1,000.
Loans on Bank Stock—On 16 shares First National, Amherst, $1,500.
Railroad Bonds—Vermont and Massachusetts, $4,000; New London Northern, 1,500.

Northampton Institution for Savings.—Public Funds—United States Bonds, $492,000.
Loan on Public Funds—On $46,700 United States Bonds, $41,920.
Bank Stock owned—First National, Boston, $3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4.000; Northampton, 1,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600.
Loans on Bank Stock—On 46 shares First, of Northampton, 9 Hadley Falls and 10 City, Worcester, $5,870; 20 Third, Springfield, 1.500; 7 City, Worcester, 700; 13 Exchange, 900; 66 First, Easthampton, 5,800; 80 Hampshire County, 7,250; 20 Northampton, 1,900; 10 Mechanics', 18 First, Northampton, and 16 Northampton, 4,000; 48 First, Northampton, 20 Northampton, $6,300 United States Bonds and other collateral, 18,600.

Hampshire Savings Bank.—Loans on United States Bonds, $7,800.
Bank Stock owned—First National, Easthampton, $2,200.
Loans on Bank Stock—On Hampshire County, $10,700; First National, Northampton, 1,000; Northampton, 4,000.

Ware Savings Bank—Public Funds—United States Bonds, $399,000; City of Springfield, 15,000.
Loan on Public Funds—On United States Bonds, $9,736.
Bank Stock owned—Ware, $28,500; Boston, 15,000; First National, Boston, 10,000; Commerce, 3,000; Eliot, 5,000; Merchants', 7,500; North, 10,000; North America, 10,000; Traders', 10,000; Washington, 3,000; City, Worcester, 5,000; Monson, 3,500; Webster, 12,500; Republic, 15,000; Revere, 20,000; Second National, Boston, 8,800.
Loans on Bank Stock—21 shares Leicester, $1,700; 15 Southbridge and 14 Ware, 1,650; 15 Monson, 1,100; 67 Ware, 3,400.

Chicopee Savings Bank.—Public Funds—United States Bonds. $30,000.
Loan on Public Funds—United States Bonds, $21,075.
Bank Stock owned—First National, Chicopee, 42 shares, $4,200; 50 Third National, Springfield, 5,000.
Loans on Bank Stock—On 12 shares First National, Chicopee, $1,225; 4 First National, Springfield, 400; 60 Third National, Springfield, 6,000; 20 Hampshire County, 2,000.
Loans on Railroad Stock—On 9 shares Connecticut River, $665.

* Commenced business in May, 1869.

	HOLYOKE.	SPRINGFIELD.			WESTFIELD.
	Holyoke Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.	Westfield Savings Bank.
Number of Depositors,	1,353	1,697	9,768	4,248	1,557
Amount of Deposits,	$307,465 39	$600,326 96	$3,355,264 77	$759,798 42	$370,066 15
Number of Deposits during year preceding,	2,671	1,559	10,944	3,685	1,594
Amount of the same,	$211,560 32	$218,562 67	$1,387,137 16	$320,985 57	$197,408 41
Number of Deposits received during the year, of and exceeding $300 at one time,	146	202	1,077	238	170
Amount of the same,	$76,154 00	$109,087 00	$707,318 01	$131,019 34	$95,773 68
Number of withdrawals during the year,	1,156	901	6,539	1,894	819
Amount of the same,	$126,155 53	$148,538 92	$898,232 32	$192,877 36	$101,443 92
Number of accounts opened during the year,	678	551	3,249	969	472
Number of accounts closed during the year,	351	281	1,757	662	241
Amount of surplus on hand,	$7,596 10	$10,243 32	$25,145 04	$20,391 70	$1,261 21
Public Funds,	20,000 00	108,000 00	1,127,156 00	230,000 00	145,200 00
Loans on public funds,	9,465 00	7,238 74	175,550 00	21,465 00	32,070 00
Bank Stock,	12,680 50	107,192 50	300,100 00	41,600 00	9,000 00
Loans on bank stock,	1,000 00	32,400 00	80,100 00	500 00	11,000 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	5,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	$99,054 88	– –	– –
Loans on mortgage of real estate,	$178,828 00	$305,300 00	1,429,080 00	$469,725 00	$83,281 73
Loans to county or town,	19,500 00	– –	137,500 00	3,000 00	6,000 00
Loans on personal security,	68,754 00	57,885 00	17,200 00	– –	79,025 00
Cash on hand,	7,324 46	– –	14,668 93	13,900 12	2,543 78
Rate and amount of ordinary Dividends for last year,	6½ per cent., $14,074 53	6 per cent., $30,814 42	7 per cent., $186,526 48	7 per cent., $43,278 84	6 per cent., $16,921 73
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	8⅕ per cent.	5½ per cent.	– –	8⅖ per cent.
Extra Dividend, how often declared,	No rule.	Every 3 years.	No rule.	No extra.	Every 5 years.
Annual Expenses of the institution,	$997 38	$1,700 00	$8,284 21	$1,445 60	$1,046 31

Holyoke Savings Bank—Public Funds—United States Bonds, $20,000.
Loan on Public Funds—United States Bonds, $9,465.
Bank Stock owned—Hadley Falls, $1,771; Agawam, 2,370.50; John Hancock, 1,442; Third National, Springfield, 6 685; Westfield, 412.
Loans on Bank Stock—On 10 shares First National, Easthampton, $1,000.

Hampden Savings Bank—Public Funds—United States Bonds, $98,000; Massachusetts, 5,000; Connecticut, 5,000.
Loan on Public Funds—On United States Bonds, $7,238 74.
Bank Stock owned—Monson, $1,000; Hadley Falls, 3,432; First National, Chicopee, 2.130; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants,' 14,-302.50; Commerce, 9,312; Agawam, 27,324; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000.
Loans on Bank Stock—17 Agawam and 5 Hadley Falls, $2,000; 84 Third National, 8,400; 65 Pynchon, 6,500; 10 Agawam, 650; 20 Chicopee, 1,650; 30 Machinists', Taunton, and 20 First, Springfield, 5,000; 12 Second and 20 First, Springfield, 3,200; 19 First, Springfield, and 31 Pynchon, 5,000.
Railroad Bonds—Old Colony and Newport, $5,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, $996,650; Massachusetts, 7,500; Maine, 7,742.50; New Hampshire, 20,725; Connecticut, 27,542.50; New York, 9,850; Hartford, 4,000; Springfield, 53,146.
Loans on Public Funds—On $189,550 United States Bonds, 174,650; on $1,000 City of Springfield, 900.
Bank Stock owned—First National, $10,000; Second National, 17,600; Chicopee, 18,000; Pynchon, 8,300; Agawam, 11,200; John Hancock, 5,000—all of Springfield; Hadley Falls, 2,600; Hampshire County, 2,000; First, Chicopee, 8,500; State, 7,200; Shawmut, 10,000; Hamilton, 10,000; North, 5,800; City, Boston, 10,000; Tremont, 12,000; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Atlas, 22.500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 6,600; Webster, 7,500; Union, 2,900; Revere, 15,000; First, Boston, 5,000; Freeman's, 8,000; Suffolk, 5,100.
Loans on Bank Stock—On 260 shares Third National, Springfield, $25,600; 116 First, Springfield, 10,500; 49 Second, Springfield, 4,900; 80 Chicopee, 2,400; 15 Pynchon, 1,500; 37 Agawam, 3,700; 70 John Hancock, 7,000; 30 Mount Vernon, 3,000; 15 First, Easthampton, 1,400, 10 First, Amherst, 800; 18 First, Easthampton, and 23 First, Northampton, 4,100; 20 Chicopee and 35 Pynchon, 5,400; 28 Chicopee and 15 Second, Springfield, 4,100; 7 Chicopee and 10 First, Springfield, 1,700; 10 Second and 30 First, Springfield, 4,000.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, $230,000.
Loans on Public Funds—On United States Bonds, $21,465.
Bank Stock owned—City, Worcester, $5,600; Ware, 6,000; Chicopee, 4,500; Second National, Springfield, 4,000; Pynchon, 5,500; Hadley Falls, 1,500; Monson, 1,000; First National, Chicopee, 1,000; John Hancock, 5,000; Agawam, 7,500.
Loans on Bank Stock—On 10 shares Pynchon, $500.

Westfield Savings Bank.—Public Funds—United States Bonds, $145,200.
Loan on Public Funds—On United States Bonds, $32,070.
Bank Stock owned—First National, Westfield, $5,800; Hampden, 200; Hampshire County, 3,000.
Loan on Bank Stock—First National, Westfield, $10,000; Hampden, 1,000.

	GREENFIELD.		SHELBURNE	GT. BARRINGTON.	ADAMS.
	Franklin County Savings Bank.	Greenfield Savings Bank.	Shelburne Falls Five Cents Savings Bank.	Great Barrington Savings Bank.	North Adams Savings Bank.
Number of Depositors,	5,175	398*	2,030	287†	1,149
Amount of Deposits,	$1,593,141 37	$114,168 03	$387,920 55	$37,923 75	$346,553 38
Number of Deposits during year preceding,	3,634	– –	1,704	– –	1,925
Amount of the same,	$429,135 13	– –	$127,635 05	– –	$162,836 51
Number of Deposits received during the year, of and exceeding $300 at one time,	419	113	116	40	117
Amount of the same,	$227,168 94	$72,542 00	$61,922 61	$18,361 71	$59,445 78
Number of withdrawals during the year,	1,969	44	946	9	741
Amount of the same,	$211,743 70	$8,655 00	$107,496 59	$1,027 00	$87,668 20
Number of accounts opened during the year,	1,080	423	452	287	570
Number of accounts closed during the year,	593	25	266	4	280
Amount of surplus on hand,	$68,198 97	$865 00	$8,780 94	– –	$9,883 05
Public Funds,	685,300 00	– –	84,600 00	– –	23,450 00
Loans on public funds,	84,700 00	950 00	500 00	$1,500 00	10,800 00
Bank Stock,	57,900 00	20,455 00	22,900 00	– –	6,400 00
Loans on bank stock,	56,250 00	– –	9,500 00	– –	1,500 00
Deposits in banks, bearing interest,	16,396 19	– –	– –	– –	795 24
Railroad Bonds,	15,000 00	9,600 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	–
Loans on mortgage of real estate,	$330,725 00	$29,450 00	$169,208 50	$13,600 00	$78,860 00
Loans to county or town,	71,825 00	30,000 00	– –	4,000 00	60,078 79
Loans on personal security,	343,169 62	12,055 00	107,309 17	12,275 00	159,750 00
Cash on hand,	74 53	12,523 03	2,683 82	5,393 54	802 40
Rate and amount of ordinary Dividends for last year,	6 per cent., $78,696 20	– –	6 per cent., $20,884 51	– –	6 per cent., $15,887 79
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	– –	6 per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	– –	No rule.	Every 5 years.	No extra.
Annual Expenses of the institution,	$3,083 91	– –	$1,100 00	$129 01	$1,954 83

Franklin Savings Bank.—Public Funds—United States Bonds, $518,300; Maine, 25,000; New Hampshire, 40,000; Boston, 10,000; Cambridge, 50,000; Salem, 10,000; Portland, 32,000.
Loans on Public Funds—On $93,750 United States Bonds, $84,200; $500 Vermont, $500.
Bank Stock owned—Commerce, $20,400; Faneuil Hall, 500; Revere, 16,600; North America, 8,700; Traders', 1,500; Webster, 10,200.
Loans on Bank Stock—300 shares Easthampton, $25,000; 5 Northampton, 450; 10 Mechanics', Worcester, 3 Second, Boston, and 10 Connecticut River Railroad, 2,000; 140 First, Greenfield, 12,500; 4 Franklin County, 300; 39 Shelburne Falls, and $700 United States Bonds, 4,000; 55 Hampshire, 5,000; 80 First, Amherst, 7,000.
Deposits in Banks bearing interest—First National, Greenfield, $16,396.19.
Railroad Bonds—Eastern, $15,000.

Greenfield Savings Bank.—Public Funds—Loans on United States Bonds, $950.
Bank Stock owned—Redemption, $12,503; Commerce, 728; Continental, 4,464; Eliot, 2,120; Franklin County, 640.
Railroad Bonds—Eastern, $9,600.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States Bonds, $84,600.
Loans on United States Bonds, $500.
Bank Stock owned—Shelburne Falls, $5,700; Conway, 17,200.
Loans on Bank Stock—Shelburne Falls, $1,500; First, Northampton, 8,000.

Great Barrington Savings Bank.—Public Funds—Loans on United States Bonds, $1,500.

North Adams Savings Bank.—Public Funds—United States Bonds, $23,450.
Loan on Public Funds—United States Bonds, $10,800.
Bank Stock owned—Adams, $5,000; Lee, 1,400
Loans on Bank Stock—On 15 shares Pittsfield, $600; 9 Adams, 900.
Deposits in Banks, bearing interest—Adams, $795 24.

* Commenced business April 1, 1869.

† Commenced business June 1, 1869.

	ADAMS.	LEE.	PITTSFIELD.	CANTON.	COHASSET.
	South Adams Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.	Canton Institution for Savings.	Cohasset Savings Bank.
Number of Depositors,	127*	1,060	3,332	746	720
Amount of Deposits,	$21,741 70	$253,210 69	$958,285 42	$157,445 01	$219,983 61
Number of Deposits during year preceding,	130	1,000	3,754	534	366
Amount of the same,	$21,956 70	$99,415 53	$371,302 31	$37,104 00	$41,605 00
Number of Deposits received during the year, of and exceeding $300 at one time,	20	78	307	21	25
Amount of the same,	$10,422 85	$45,418 40	$164,692 00	$8,486 00	$11,776 00
Number of withdrawals during the year,	5	515	1,817	217	254
Amount of the same,	$215 00	$69,579 10	$218,321 81	$22,148 91	$25,752 50
Number of accounts opened during the year,	130	299	1,037	175	107
Number of accounts closed during the year,	3	198	568	87	72
Amount of surplus on hand,	$79 82	$1,741 19	$40,641 12	$8,977 62	$6,608 86
Public Funds,	– –	135,000 00	323,000 00	45,000 00	77,000 00
Loans on public funds,	– –	100 00	10,000 00	420 00	– –
Bank Stock,	2,360 00	8,980 00	95,220 00	8,900 00	39,400 00
Loans on bank stock,	5,000 00	1,460 00	12,000 00	2,500 00	– –
Deposits in banks, bearing interest,	8,989 02	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	– –	$77,023 00	$235,090 48	$73,345 00	$98,500 00
Loans to county or town,	– –	10,000 00	119,500 00	6,000 00	11,000 00
Loans on personal security,	$5,000 00	12,650 00	174,856 38	30,680 00	– –
Cash on hand,	472 50	9,238 88	26,753 13	628 27	692 47
Rate and amount of ordinary Dividends for last year,	– –	6 per cent., $11,990 39	6 per cent., $44,319 07	5½ per cent., $7,583 08	6 per cent., $11,379 09
Average annual per cent. of Dividends ending at time of and including last extra,	– –	6½ per cent.	7 per cent.	6 8/10 per cent.	7 per cent.
Extra Dividend, how often declared,	– –	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$195 79	$750 00	$4,452 00	$405 76	$943 31

South Adams Savings Bank.—Bank Stock owned—First National, Adams, $2,360.
Loans on Bank Stock—First National, Adams, $5,000.
Deposits in Banks, bearing interest—First, Adams, $8,989.02.

Lee Savings Bank.—Public Funds—United States Bonds, $125,500.
Loans on United States Bonds, $100.
Bank Stock owned—Lee, $4,480; Adams, 4,500.
Loans on Bank Stock—Lee, $1,460.

Berkshire County Savings Bank.—Public Funds—United States Bonds, $318,000; Connecticut, 5,000.
Loans on United States Bonds, $10,000.
Bank Stock owned—Howard, $3,200; Hide and Leather, 2,500; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000; North, 3,500; First National, Chicopee, 6,000; Boston, 10,000.
Loans on Bank Stock—On 110 shares Pittsfield, $11,000; 10 Adams, 1,000.

Canton Savings Bank.—Public Funds—United States Bonds, $45,000.
Loans on United States Bonds, $420.
Bank Stock owned—Neponset, $6,700; Market, 500; North, 1,700.
Loans on Bank Stock—On 23 shares Neponset, and 2 Second National, Boston, 2,500.

Cohasset Savings Bank.—Public Funds—United States Bonds, $76,000; Roxbury, 1,000.
Bank Stock owned—Atlas, $3,000; Blackstone, 2,000; City, 2,400; Columbian, 2,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; North, 1,200; First National, Boston, 1,000; Shawmut, 3,200; State, 600; Tremont, 2,300; Union, 1,500; Washington, 1,000; Webster, 1,600; Everett, 1,000; Boston, 2,000; Republic, 2,200; Revere, 6,000.

* Commenced business July 1, 1869.

	DEDHAM.	DORCHESTER.	FOXBOROUGH.	RANDOLPH.	QUINCY.
	Dedham Institution for Savings.	Dorchester Savings Bank.	Foxborough Savings Bank.	Randolph Savings Bank.	Quincy Savings Bank.
Number of Depositors,	3,048	1,110	563	1,041	1,881
Amount of Deposits,	$717,891 33	$280,359 77	$95,933 71	$235,951 17	$523,241 22
Number of Deposits during year preceding,	1,045	1,033	1,558	986	1,484
Amount of the same,	$99,052 67	$233,299 54	$51,782 55	$113,493 68	$121,025 17
Number of Deposits received during the year, of and exceeding $300 at one time,	61	72	35	60	89
Amount of the same,	$25,200 00	$40,266 00	$22,734 00	$25,765 00	$47,301 17
Number of withdrawals during the year,	792	458	206	348	775
Amount of the same,	$90,735 91	$52,684 66	$22,033 97	$40,880 28	$66,419 70
Number of accounts opened during the year,	406	211	150	277	381
Number of accounts closed during the year,	296	134	56	82	207
Amount of surplus on hand,	$65,729 86	$11,215 75	$3,148 77	$7,970 63	$33,305 16
Public Funds,	71,000 00	61,876 00	11,300 00	55,000 00	179,000 00
Loans on public funds,	15,550 00	– –	– –	– –	10,000 00
Bank Stock,	40,814 50	29,075 00	5,200 00	30,100 00	54,234 86
Loans on bank stock,	3,600 00	– –	– –	600 00	17,500 00
Deposits in banks, bearing interest,	11,221 76	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	60,000 00	25,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	$6,000 00	– –	– –	– –
Loans on mortgage of real estate,	$610,356 46	154,585 00	$49,735 00	$20,550 00	$157,770 00
Loans to county or town,	5,100 00	2,000 00	5,500 00	33,000 00	101,000 00
Loans on personal security,	25,680 00	34,050 00	22,950 00	13,678 40	3,531 88
Cash on hand,	– –	3,989 52	4,397 48	5,993 40	8,509 64
Rate and amount of ordinary Dividends for last year,	5 per cent, $32,285 67	6 per cent., $14,739 68	6 per cent., $3,771 25	6 per cent., $10,602 20	5 per cent., $23,051 67
Average annual per cent. of Dividends ending at time of and including last extra,	$6\frac{65}{100}$ per cent.	$7\frac{1}{2}$ per cent.	$7\frac{1}{2}$ per cent.	$7\frac{1}{2}$ per cent.	$6\frac{97}{100}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,120 61	$900 00	$150 00	$450 00	$1,000 00

Dedham Institution for Savings.—Public Funds—United States Bonds, $71,000.
Loan on Public Funds—United States Bonds, $15,550
Bank Stock owned—Dedham, $12,987.50; Howard, 4,094.50; Blackstone, 4,625; Atlas, 5,650; State, 1,451 50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848.50.
Loans on Bank Stock—Dedham, $2,700; Cambridgeport, 900.
Deposit in Bank bearing interest—Dedham, $11,221.76.

Dorchester Savings Bank.—Public Funds—United States Bonds, $61,876.
Bank Stock owned—First National, Boston, $1 600; Second National, Boston, 907.50; Republic, 3.824; Commerce, 2,558 75; City, 1,562.25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1.680; State, 662.50; Massachusetts, 1,350; Tremont, 1,359.75; Atlas, 1,510; Revere, 5,492.25; Blue Hill, 1,121; New England, 1,875.

Foxborough Savings Bank.—Public Funds—United States Bonds, $11.300.
Bank Stock owned—Wrentham, $700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

Randolph Savings Bank.—Public Funds—United States Bonds, $55,000.
Bank Stock owned—Eliot, $2.000; Blackstone, 4,500; New England, 1.000; North America, 2,000; Eagle, 1,500; Everett, 2.000; Traders', 2,500; Redemption, 4,200; State, 1,500; Merchants', 2,200; Market, 1,900; Howard, 1.500; Exchange, 800; Commerce, 2,500.
Loans on Bank Stock—On 6 shares Randolph, $600.
Railroad Bonds—Old Colony and Newport, $50,000; Eastern, 10,000.

Quincy Savings Bank—Public Funds—United States Bonds, $170,000; New Hampshire, 5,000; Rhode Island, 4,000
Loans on Public Funds—United States Bonds, $10,000.
Bank Stock owned—Washington, $844; Hide and Leather, 1,500; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Merchants', 2,657.50; Boston, 3.338.08; Atlas, 3,806.25; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mt. Wollaston, 10,100; Granite, 10,377.50.
Loans on Bank Stock—On 14 shares Granite, $500; 150 Republic, 15,000; 12 Eagle, 4 Hamilton, and 4 Market, 2,000.
Railroad Bonds—Old Colony and Newport, $25,000.

	WEYMOUTH.		ATTLEBOROUGH.	FAIRHAVEN.	FALL RIVER.
	South Weymouth Savings Bank.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.	Citizens' Savings Bank.
Number of Depositors,	318	1,844	304	900	2,309
Amount of Deposits,	$77,291 45	$494,311 50	$69,843 11	$365,542 41	$1,316,766 10
Number of Deposits during year preceding,	403	1,290	310	477	6,524
Amount of the same,	$55,224 34	$127,687 99	$26,874 00	$92,837 89	$353,800 60
Number of Deposits received during the year, of and exceeding $300 at one time,	61	94	32	73	242
Amount of the same,	$31,861 00	$52,465 30	$18,199 00	$40,600 66	$245,625 70
Number of withdrawals during the year,	72	697	147	654	2,060
Amount of the same,	$7,618 89	$98,279 11	$12,838 00	$59,566 54	$245,587 55
Number of accounts opened during the year,	189	308	127	148	534
Number of accounts closed during the year,	25	237	34	90	459
Amount of surplus on hand,	$2,173 47	$4,234 46	– –	$18,190 77	$7,826 60
Public Funds,	– –	126,500 00	$9,800 00	163,500 00	281,000 00
Loans on public funds,	– –	3,000 00	250 00	3,288 00	– –
Bank Stock,	43,228 25	66,200 00	2,290 50	112,400 00	285,891 50
Loans on bank stock,	– –	1,750 00	5,200 00	13,914 71	– –
Deposits in banks, bearing interest,	– –	– –	– –	3,000 00	– –
Railroad Bonds,	– –	10,000 00	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	7,700 00	– –

Invested in real estate,	– –	– –	– –	$3,500 00	– –
Loans on mortgage of real estate,	$25,962 66	$257,966 00	$15,000 00	5,052 54	$147,876 00
Loans to county or town,	– –	– –	7,600 00	30,000 00	2,998 75
Loans on personal security,	9,900 60	29,054 00	28,221 00	33,927 46	653,675 00
Cash on hand,	367 66	3,575 96	7,692 20	7,450 47	11,379 40
Rate and amount of ordinary Dividends for last year,	5 per cent., $1,900 71	6 per cent., $24,443 81	8 per cent., $4,053 70	7 per cent., $23,711 75	7½ per cent., $87,564 56
Average annual per cent. of Dividends ending at time of and including last extra,	– –	7½ per cent.	– –	– –	– –
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$250 00	$1,100 00	$75 00	$1,300 00	$3,231 65

South Weymouth Savings Bank.—Bank Stock owned—State, $5,501; No. America, 6,395.25; Traders', 5,167.50; Shawmut, 4,480; Globe, 1.277.50; Tremont, 2,351.25; South Weymouth, 1,399; Eliot, 3,006.75; New England, 2,605; Redemption, 6,405; Revere, 2,460; Howard, 2,180.

Weymouth and Braintree Institution for Savings—Public Funds—United States Bonds, $126,500.

Loans on United States Bonds—$3,000.

Bank Stock owned—Merchants', Boston, $1,200; North, 1,400; Hide and Leather, 7,500; Webster, 2,700; Washington, 4,000; Exchange, 1,500; Republic, 3,000; Maverick, 2,200; Boston, 2,700; Weymouth, 40,000.

Railroad Bonds—Old Colony and Newport, $10,000.

Attleborough Savings Bank.—Public Funds—United States Bonds, $9,800.

Loans on United States Bonds, $250.

Bank Stock owned—Attleborough, $2,290.50.

Loans on Bank Stock—Attleborough, $5,200.

Fairhaven Institution for Savings.—Public Funds—United States Bonds, $137,500; Dartmouth, 10,000; Portland, 6,000; Bangor, 10,000.

Loans on United States Bonds, $3,288.

Bank Stock owned—Fairhaven, $20,000; First National, New Bedford, 5,500; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; Commerce, Boston, 20,100; Merchants', Boston, 6,900; North, 4,600; Eliot, 6,600; Traders', 2,100; Webster, 3,200; Republic, 7,500; Boston, 27,000.

Loans on Bank Stock—8 Webster, $360; 40 Boston, 4,000; 20 Boston and 20 Blackstone, 4,000; 90 Fairhaven, 5,554.71.

Deposits in Banks bearing interest—Fairhaven, $3,000.

Loans on Railroad Stock—On 90 shares Boston and Albany, $7,700.

Citizens' Savings Bank, Fall River.—Public Funds—United States Bonds, $281,000.

Bank Stock owned—Pocasset, $80,000; Union, Fall River, 15,500; Metacomet, 28,700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; First National, Boston, 25,000; Redemption, 4,900; Merchants', Boston, 5,000; Railroad, 2,500; Hide and Leather, 22,500; Howard, 14,000; Revere, 37,400.

	FALL RIVER.			NEW BEDFORD.	
	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.	New Bedford Institution for Savings.	New Bedford Five Cents Savings Bank.
Number of Depositors,	8,698	4,050	188*	13,202	7,932
Amount of Deposits,	$3,759,259 79	$743,863 15	$63,244 56	$5,145,610 90	$1,542,108 83
Number of Deposits during year preceding,	19,189	11,491	314	10,006	6,354
Amount of the same,	$1,091,689 86	$293,163 10	$65,707 76	$1,286,602 97	$511,739 28
Number of Deposits received during the year, of and exceeding $300 at one time,	980	143	74	1,224	339
Amount of the same,	$540,391 00	$121,143 00	$45,870 00	$747,279 87	$201,260 00
Number of withdrawals during the year,	6,899	1,666	23	10,826	3,142
Amount of the same,	$614,702 90	$169,336 56	$2,463 20	$1,192,547 39	$482,573 12
Number of accounts opened during the year,	2,077	844	199	2,649	1,161
Number of accounts closed during the year,	999	478	11	1,870	848
Amount of surplus on hand,	$90,000 00	– –	– –	$168,176 82	$34,330 00
Public Funds,	1,020,000 00	$420,000 00	– –	2,873,895 00	971,800 00
Loans on public funds,	– –	– –	– –	66,575 00	59,878 50
Bank Stock,	661,600 00	161,500 00	$1,650 00	1,198,250 00	54,000 00
Loans on bank stock,	– –	– –	– –	7,740 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	29,661 11	– –
Railroad Bonds,	– –	– –	– –	39,010 00	50,000 00
Loans on railroad stock,	– –	– –	– –	14,650 00	– –

Invested in real estate,	$50,000 00	– –	– –	$5,553 00	– –
Loans on mortgage of real estate,	255,925 00	$37,800 00	$23,600 00	2,000 00	$291,295 20
Loans to county or town,	50,000 00	– –	7,500 00	152,954 00	3,160 00
Loans on personal security,	1,701,828 00	152,487 20	31,850 00	913,625 40	251,261 17
Cash on hand,	19,906 79	3,094 14	1,000 83	9,874 21	354 49
Rate and amount of ordinary Dividends for last year,	8 per cent., $252,350 52	7½ per cent., $14,932 05	– – – –	7 per cent., $332,728 61	7 per cent., $104,746 07
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$4,834 55	$1,500 00	$300 00	$9,161 75	$4,500 00

Fall River Savings Bank.—Public Funds—United States Bonds, $1,020,000.

Bank Stock owned—Fall River, $60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 50,000; Commerce, New Bedford, 25,000; Commerce, Boston, 33 500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,500; Eliot, 18,300; Hide and Leather, 27,000; First National, Boston, 33,000; Revere, 40,000; Merchants', New Bedford, 22,000; Howard, 30,000; Second National, Boston, 23,200.

Fall River Five Cents Savings Bank.—Public Funds—United States Bonds, $270,000.

Bank Stock owned—Atlantic, $1,300; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 13,300; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,000; Revere, 10,000; Second National, Fall River, 11,200; Metacomet, 5,200; Massasoit, 3,200.

Union Savings Bank.—Bank Stock owned—Union, Fall River, $1,650.

New Bedford Institution for Savings.—Public Funds—United States Bonds, $1,444,000; Massachusetts, 27,000; Maine, 50,000; Vermont, 50,000; Connecticut, 50,000; New Hampshire, 185,000; Springfield, 12,490; Chelsea, 44,450; New Bedford, 432,000; Portland, 47,200; Augusta, 4,320; Hartford, 36,760; Salem, 50,000; Burlington, 4,320; Orleans, 10,000; Harwich, 28,000: Bath, 37,750; County of Sagadahoc, Maine, 27,750; Roxbury, 23,430; Charlestown, 100,000; Greenfield, 5,000; Buckland, 5,000; Shelburne, 6,000; Adams, 3,000; Malden, 17,000; North Bridgewater, 10,000; Fall River, 9,000; Middletown, 40,425; Newport, 9,000; Bangor, 87,000; Dennis, 18,000

Loans on Public Funds—On United States Bonds, $65,975; City of Bath, 600.

Bank Stock owned—Merchants', $166,600; First National, 166,600; Commerce, 100,000; Mechanics', 100,000, all in New Bedford; Hide and Leather, 10,00; Boston, 14,300; Howard, 13,300; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Republic, 27,500; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Continental, 20,000; Eagle, 12,800; Massachusetts, 18,250; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders', 13,000; Columbian, 23,200; Webster, 12,000; Revere, 50,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000.

Loans on Bank Stock—On 100 shares Mechanics', New Bedford, $7,050; 21 State, 690.

Deposits in Banks bearing interest—Merchants', $817.99; First National, 297.37; Commerce, 526.87; Mechanics', 1,466.67, all in New Bedford; Fourth National, New York, 10,859.38; Massachusetts, 15,692.86.

Railroad Bonds—New Bedford and Taunton, $39,010,

Loans on Railroad Stock—On 150 shares Pittsfield and North Adams, $12,750; 30 Boston and Albany, 1,900.

New Bedford Five Cents Savings Bank.—Public Funds—United States Bonds, $394,800; New Hampshire, 50,000; Calais, 6,000; Eastport, 15,000; New Bedford, 114,000; Cambridge, 30,000; Newport, 10,000; Chelsea, 80,000; Portland, 172,000; Bangor, 100,000.

Loans on Public Funds—United States Bonds, $59,878.50.

Bank Stock owned—Third National, Springfield, $10,000; First National, Boston, 10,000; Worcester County, 3,000; Revere, 16,000; Merchants', New Bedford, 15,000.

Railroad Bonds—Eastern, $50,000.

* Commenced business May 12, 1869.

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	3,200	1,289	5,616	1,651
Amount of Deposits,	$972,093 93	$255,374 22	$1,417,991 60	$255,847 54
Number of Deposits during the year preceding,	1,253	1,391	2,681	1,458
Amount of the same,	$102,729 00	$128,608 48	$225,206 93	$90,596 54
Number of Deposits received during the year, of and exceeding $300 at one time,	78	73	197	90
Amount of the same,	$31,931 00	$33,512 03	$78,114 00	$43,931 08
Number of withdrawals during the year,	808	627	2,178	357
Amount of the same,	$74,621 03	$69,666 17	$181,703 76	$39,158 72
Number of accounts opened during the year,	380	427	774	386
Number of accounts closed during the year,	209	192	412	121
Amount of surplus on hand,	$61,665 13	$1,252 88	$83,881 54	$2,669 30
Public Funds,	262,800 00	3,024 00	525,400 00	135,000 00
Loans on public funds,	21,500 00	– –	21,750 00	3,997 00
Bank Stock,	141,600 00	57,036 87	403,915 00	16,000 00
Loans on bank stock,	7,050 00	– –	5,700 00	190 00
Deposits in banks, bearing interest,	– –	– –	27,450 29	– –
Railroad Bonds,	– –	– –	42,000 00	20,000 00
Loans on railroad stock,	– –	– –	21,090 00	180 00

Invested in real estate,	$1,921 03	– –	$8,320 30	$2,850 00
Loans on mortgage of real estate,	580,005 00	$100,142 03	255,606 25	51,705 00
Loans to county or town,	7,750 00	– –	29,952 95	14,000 00
Loans on personal security,	10,000 00	97,467 88	125,746 00	7,943 00
Cash on hand,	1,133 03	– –	35,131 32	6,651 84
Rate and amount of ordinary Dividends for last year,	6 per cent., $53,307 20	6 per cent., $11,862 70	8 per cent., $102,097 02	7 per cent., $13,595 89
Average annual per cent. of Dividends ending at time of and including last extra,	6¾ per cent.	– –	6 per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	No extra.	No rule.	No extra.
Annual Expenses of the institution,	$1,900 00	$800 00	$4,635 58	$1,095 32

Hingham Institution for Savings.—Public Funds—United States Bonds, $232,800; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000; Massachusetts, 10,000.

Loan on Public Funds—United States Bonds, $21,500.

Bank Stock owned—Hingham, $15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.

Loans on Bank Stock—15 shares Hingham and 9 Old Colony, $2,000; 47 Mechanics', 4,150; 10 Webster, 900.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, $3,024.

Bank Stock owned—North America, $11,024,75; Everett, 1,072; Eliot, 10,026.75; Market, 4,796; Redemption, 1,053; New England, 698; State, 1,320; First National, Chelsea, 11,300; First National, Malden, 2,500; Howard, 6,988; Traders', 5,700.25; Brighton Market, 558.12.

Plymouth Savings Bank.—Public Funds—United States Bonds, $347,000; Massachusetts, 73,000; Maine, 25,000; Rhode Island, 12,000; Vermont, 3,000; City and Town Bonds, 65,400.

Loans on United States Bonds, $17,750; Plymouth, 4,000.

Bank Stock owned—State, $13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Boston, 9,900; Shawmut, 8,950; Webster, 9,600, Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.

Loans on Bank Stock—Bristol County, $1,500; Plymouth, 2,000; Plymouth and Old Colony, 1,200; Old Colony, 1,000.

Deposits in Banks bearing interest—Plymouth, $27,450.29.

Railroad Bonds—Old Colony and Newport, $42,000.

Loans on Railroad Stock—Old Colony and Newport, $19,800; Boston and Albany, 1,290.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, $81,000; Maine, 7,000; New Hampshire, 10,000; Vermont, 2,000; Massachusetts, 15,000; Rhode Island, 5,000; Portland, 10,000; Bangor, 2,000; Gardiner, 2,000; Bath, 1,000.

Loans on United States Bonds, $3,997.

Bank Stock owned—Atlas, $2,500; Merchants', 1,000; Webster, 1,000; Revere, 2,000; City, 800; North, 600; Shoe and Leather, 500; Pawners', 300; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300.

Loans on Bank Stock—On 2 shares Plymouth, $190.

Railroad Bonds—Old Colony and Newport, $14,000; Eastern, 6,000.

Loans on Railroad Stock—On 3 shares Old Colony and Newport, $180

	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	
	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	3,200	1,289	5,616	1,651
Amount of Deposits,	$972,093 93	$255,374 22	$1,417,991 60	$255,847 54
Number of Deposits during the year preceding,	1,253	1,391	2,681	1,458
Amount of the same,	$102,729 00	$128,668 48	$225,206 93	$90,596 54
Number of Deposits received during the year, of and exceeding $300 at one time,	78	73	197	90
Amount of the same,	$31,931 00	$33,512 03	$78,114 00	$43,931 08
Number of withdrawals during the year,	808	627	2,178	357
Amount of the same,	$74,621 03	$69,666 17	$181,703 76	$39,158 72
Number of accounts opened during the year,	380	427	774	386
Number of accounts closed during the year,	209	192	412	121
Amount of surplus on hand,	$61,665 13	$1,252 88	$83,881 54	$2,669 30
Public Funds,	262,800 00	3,024 00	525,400 00	135,000 00
Loans on public funds,	21,500 00	– –	21,750 00	3,997 00
Bank Stock,	141,600 00	57,036 87	403,915 00	16,000 00
Loans on bank stock,	7,050 00	– –	5,700 00	190 00
Deposits in banks, bearing interest,	– –	– –	27,450 29	– –
Railroad Bonds,	– –	– –	42,000 00	20,000 00
Loans on railroad stock,	– –	– –	21,090 00	180 00

Invested in real estate,	$1,921 03	– –	$8,320 30	$2,850 00
Loans on mortgage of real estate,	580,005 00	$100,142 03	255,606 25	51,705 00
Loans to county or town,	7,750 00	– –	29,952 95	14,000 00
Loans on personal security,	10,000 00	97,467 88	125,746 00	7,943 00
Cash on hand,	1,133 03	– –	35,131 32	6,651 84
Rate and amount of ordinary Dividends for last year,	6 per cent., $53,307 20	6 per cent., $11,862 70	8 per cent., $102,097 02	7 per cent., $13,595 89
Average annual per cent. of Dividends ending at time of and including last extra,	6¾ per cent.	– –	6 per cent.	– –
Extra Dividend, how often declared,	Every 5 years.	No extra.	No rule.	No extra.
Annual Expenses of the institution,	$1,900 00	$800 00	$4,635 58	$1,095 32

Hingham Institution for Savings.—Public Funds—United States Bonds, $232,800; Maine, 10,000; Vermont, 5,000; Rhode Island, 5,000; Massachusetts, 10,000.

Loan on Public Funds—United States Bonds, $21,500.

Bank Stock owned—Hingham, $15,000; Union, Weymouth, 2 800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200; Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State, 2,600; Union, 5 000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.

Loans on Bank Stock—15 shares Hingham and 9 Old Colony, $2,000; 47 Mechanics', 4,150; 10 Webster, 900.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, $3,024.

Bank Stock owned—North America, $11,024,75; Everett, 1,072; Eliot, 10,026.75; Market, 4,796; Redemption, 1,053; New England, 698; State, 1,320; First National, Chelsea, 11,300; First National, Malden, 2,500; Howard, 6,988; Traders', 5,700.25; Brighton Market, 558.12.

Plymouth Savings Bank.—Public Funds—United States Bonds, $347,000; Massachusetts, 73,000; Maine, 25,000; Rhode Island, 12,000; Vermont, 3,000; City and Town Bonds, 65,400.

Loans on United States Bonds, $17,750; Plymouth, 4,000.

Bank Stock owned—State, $13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190; Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2 900; Freeman's, 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Boston, 9,900; Shawmut, 8,950; Webster, 9,600, Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.

Loans on Bank Stock—Bristol County, $1,500; Plymouth, 2,000; Plymouth and Old Colony, 1,200; Old Colony, 1,000.

Deposits in Banks bearing interest—Plymouth, $27,450.29.

Railroad Bonds—Old Colony and Newport, $42,000.

Loans on Railroad Stock—Old Colony and Newport, $19,800; Boston and Albany, 1,290.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, $81,000; Maine, 7,000; New Hampshire, 10,000; Vermont, 2,000; Massachusetts, 15,000; Rhode Island, 5,000; Portland, 10,000; Bangor, 2,000; Gardiner, 2,000; Bath, 1,000.

Loans on United States Bonds, $3,997.

Bank Stock owned—Atlas, $2,500; Merchants', 1,000; Webster, 1,000; Revere, 2,000; City, 800; North, 600; Shoe and Leather, 500; Pawners', 300; Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,30[illegible]

Loans on Bank Stock—On 2 shares Plymouth, $190.

Railroad Bonds—Old Colony and Newport, $14,000; Eastern, 6,000.

Loans on Railroad Stock—On 3 shares Old Colony and Newport, $180

	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.	HARWICH.
	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Barnstable Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	257	906	1,171	3,143	1,455
Amount of Deposits,	$72,557 88	$250,979 98	$333,315 75	$990,593 63	$195,128 86
Number of Deposits during year preceding,	99	286	684	1,601	717
Amount of the same,	$10,613 00	$23,128 00	$71,797 70	$229,811 00	$47,729 66
Number of Deposits received during the year, of and exceeding $300 at one time,	8	13	63	240 00	40
Amount of the same,	$3,520 00	$5,000 00	$35,446 95	$128,915 00	$21,314 00
Number of withdrawals during the year,	110	237	472	927	337
Amount of the same,	$8,221 70	$22,492 37	$60,951 55	$122,549 00	$42,040 37
Number of accounts opened during the year,	29	68	195	538	231
Number of accounts closed during the year,	22	89	111	262	145
Amount of surplus on hand,	$4,778 16	$11,381 00	$25,214 20	$17,508 00	– –
Public Funds,	22,100 00	– –	– –	246,500 00	$50,150 00
Loans on public funds,	1,000 00	– –	– –	1,900 00	– –
Bank Stock,	15,469 75	46,700 00	180,320 34	184,406 56	18,694 83
Loans on bank stock,	– –	– –	19,600 00	2,100 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	12,853 00	– –	– –
Loans on railroad stock,	– –	– –	9,900 00	– –	– –

Invested in real estate,	– –	– –	– –	$3,500 00	– –
Loans on mortgage of real estate,	$37,825 00	$164,480 02	$2,250 00	313,894 00	$62,507 31
Loans to county or town,	9,070 00	12,067 00	5,000 00	44,700 00	1,000 00
Loans on personal security,	1,534 73	25,984 06	115,154 89	216,801 38	58,452 60
Cash on hand,	149 24	2,034 45	13,451 72	8,242 97	9,664 10
Rate and amount of ordinary Dividends for last year,	6 per cent., $3,994 44	6 per cent., $14,467 59	7 per cent., $21,038 19	7½ per cent., $62,959 90	7 per cent., $12,154 66
Average annual per cent. of Dividends ending at time of and including last extra,	– –	7¼ per cent.	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$200 00	$600 00	$826 76	$1,850 00	$635 00

Scituate Savings Bank.—Public Funds—United States Bonds, $12,100; Massachusetts, 1,000.

Loans on United States Bonds—$1,000.

Bank Stock owned—Boston, $6,600; Merchants', 1,060; North, 1,250; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Washington, 415; Monument, 971; Plymouth, 1,300.

South Scituate Savings Bank—Bank Stock owned—Atlantic, $1,000; Second National, Boston, 1,700; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Eliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Webster, 2,000; Hingham, 2,800; Revere, 6,500; Union, Weymouth, 2,700; Howard, 1,400; Shawmut, 1,300.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, $700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants', 11,603.50; City, Boston, 5,000; Second National, Boston, 7,246.25; Andover, 500; Merchants', New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624.38; Wareham, 21,247; Blackstone, 12,991 26; Boylston, 11,-230.95; Atlas, 11,328.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Falmouth, 4,669.50.

Loans on Bank Stock—113 shares South Reading, $9,600; 100 Atlantic, 10,000.

Railroad Bonds—Old Colony and Newport, $12,853.

Loans on Railroad Stock—On 182 shares Cape Cod, $9,900.

Barnstable Savings Bank.—Public Funds—United States Bonds, $246,500.

Loans on United States Bonds, $1,900.

Bank Stock owned—Old Colony, $6,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 22,400; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; North, 3,282.50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 8,-800; First National, Boston, 10,000; Washington, 3,700; First National, Yarmouth, 14,590; Boston, 6,600; Revere, 20,000; Republic, 15,000; Shawmut, 5,330.

Loans on Bank Stock—Cape Cod, $1,300; First National, Hyannis, 500; First National, Yarmouth, 300.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, $40,950; Orleans, 3,000; Brewster, 6,200.

Bank Stock owned—Cape Cod, $14,555.75; Shawmut, 2,601.58; Barnstable, 1,537.50.

	HYANNIS.	PROVINCETOWN.	SANDWICH.	WELLFLEET.	NANTUCKET.
	Hyannis Savings Bank.	Seamen's Savings Bank.	Sandwich Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	335	1,292	339	487	1,336
Amount of Deposits,	$63,385 61	$351,893 15	$38,977 14	$76,843 55	$397,730 04
Number of Deposits during year preceding,	494	700	222	380	966
Amount of the same,	$51,196 01	$91,627 24	$14,987 88	$32,361 92	$94,890 92
Number of Deposits received during the year, of and exceeding $300 at one time,	68	95	12	33	101
Amount of the same,	$37,944 29	$44,916 33	$5,999 27	$15,570 00	$54,564 25
Number of withdrawals during the year,	88	685	159	124	1,309
Amount of the same,	$13,530 91	$80,352 41	$12,131 85	$11,848 08	$79,084 61
Number of accounts opened during the year,	258	267	69	113	198
Number of accounts closed during the year,	30	183	44	26	150
Amount of surplus on hand,	– –	$9,566 98	$329 41	$2,165 82	$11,830 91
Public Funds,	– –	160,609 42	8,500 00	24,960 43	50,148 00
Loans on public funds,	$4,900 00	7,650 00	175 00	– –	11,450 00
Bank Stock,	– –	51,276 58	– –	39,734 92	118,200 00
Loans on bank stock,	1,200 00	4,500 00	– –	– –	1,300 00
Deposits in banks, bearing interest,	– –	1,470 00	– –	– –	1,257 60
Railroad Bonds,	1,920 00	– –	– –	– –	1,979 80
Loans on railroad stock,	1,000 00	500 00	1,850 00	– –	– –

Invested in real estate,	– –	$2,679 93	– –	– –	$8,575 00
Loans on mortgage of real estate,	$13,552 00	19,264 00	$14,897 00	$3,025 00	176,488 50
Loans to county or town,	– –	19,275 00	3,300 00	10,800 00	– –
Loans on personal security,	39,780 00	95,477 87	11,995 00	21,225 83	23,869 80
Cash on hand,	994 56	5,027 30	845 23	2,162 10	6,656 50
Rate and amount of ordinary Dividends for last year,	6½ per cent, $846 14	7 per cent., $19,734 46	6 per cent., $1,999 79	8 per cent., $5,649 30	7 per cent, $24,837 52
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	$158 00	$1,450 00	$302 37	$350 00	$1,253 87

Hyannis Savings Bank.—Loans on United States Bonds, $4,900.
Loans on Bank Stock—First National, Hyannis, $1,200.
Loans on Railroad Stock—Cape Cod, $1,000.

Seamen's Savings Bank.—Public Funds—United States Bonds, $160,609.42.
Loans on United States Bonds, $7,650.
Bank Stock owned—Freemen's, $6,414 08; Boston, 13,995; First, Provincetown, 2,250 25; North America, 1,340; Second, Boston, 1,722 25; City, 1,055; Howard, 1,484; First, Chelsea, 4,972.50; Shawmut, 843.50; Revere, 7,000; Republic, 10,000; Blackstone, 200
Loans on Bank Stock—On 40 shares First, Provincetown, $4,000; 5 Blackstone, 500.
Loans on Railroad Stock—Boston and Maine, $500.

Sandwich Savings Bank.—Public Funds—United States Bonds, $8,500.
Loans on United States Bonds, $175.

Wellfleet Savings Bank.—Bank Stock owned—Republic, $6,480.75; Union, 2,773.25; State, 1,982.50; Tremont, 2,945.25; Suffolk, 2.350; Blackstone, 1,120; Third, Boston, 5,226.92; Redemption, 2,259.25; Freeman's, 2,461.25; Faneuil Hall, 4,933; Hide and Leather, 1,517.75; Merchants', 2,605.75; Webster, 547.75; Provincetown, 2,531.50.

Nantucket Institution for Savings.—Public Funds—United States Bonds, $59,148.
Loan on Public Funds—United States Bonds, $11,450.
Bank Stock owned—Atlas, $7,500; City, Boston, 2,000; Commerce, Boston, 4.000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7,000; Merchants', Boston, 2,300; New England, 600; North America, 9.100; Revere, 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders', 4,500; Tremont, 4,800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3,000; Pacific, 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2 000.
Loans on Bank Stock—On 13 shares Pacific, $1,300.
Deposits in Banks bearing interest—New England, $1,257.60.
Railroad Bonds—Central Pacific, $995; Union Pacific, 984.80.

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AGGREGATES.

	1869. One hundred and thirty Savings Banks.	1868. One hundred and fifteen Savings Banks.
Number of Depositors,	431,769	383,094
Amount of Deposits,	$112,119,016 64	$94,838,336 54
Number of Deposits during the last year,	484,557	386,630
Amount of the same,	$37,866,932 37	$31,177,902 11
Number of Deposits during the last year, of and exceeding $300 at one time,	28,241	23,007
Amount of the same,	$15,534,383 15	$12,431,020 63
Number of withdrawals during last year,	230,068	209,712
Amount of the same,	$23,896,609 16	$20,976,792 83
Number of accounts opened during the last year,	106,383	88,558
Number of accounts closed during the last year,	57,253	53,770
Amount of surplus on hand,	$2,682,591 59	$2,570,023 80
Public Funds,	31,929,390 00*	31,987,621 19
Loans on public funds,	1,821,818 96	1,397,650 98
Bank Stock,	13,281,005 82	11,175,269 77
Loans on bank stock,	863,750 35	613,413 92
Deposits in banks, bearing interest,	1,224,886 01	1,233,211 21
Railroad Bonds,	1,574,002 61	1,183,041 90
Loans on railroad stock,	407,935 00	368,880 00
Invested in real estate,	863,314 33	632,763 68
Loans on mortgage of real estate,	38,812,759 68	29,998,867 65
Loans to counties and towns,	7,387,190 78	6,289,414 10
Loans on personal security,	16,338,245 73	11,497,726 68
Cash on hand,	1,110,337 70	1,235,820 74
Average rate of ordinary Dividends for the last year,	6 per cent.	5⅞ per cent.
Aggregate amount of ordinary Dividends for the last year,	$5,444,719 84†	$4,481,264 48‡
Annual Expenses of the institutions,	339,271 57	297,527 60

* $25,092,647.13 of the investments classed as "Public Funds," is in bonds of the United States.

† Calculated on the returns of 115 Banks—the Georgetown, Groveland, Hudson, Medford, Reading, Wakefield, Grafton, Leicester, Westborough, Northampton, Greenfield, Great Barrington, South Adams, Taunton, and Union of Fall River, had not paid dividends at the time their returns were made.

‡ Calculated on the returns of 108 Banks—the East Abington, Gardner, Hyannis, Lawrence, South Weymouth, Webster and Worcester North had not paid dividends at the time their returns were made.

The following statements have been received by the Commissioner, in accordance with the several Acts establishing the Collateral Loan Company of Boston, and the Worcester Safe Deposit and Trust Company:—

STATE OF THE COLLATERAL LOAN COMPANY.

ON THE FOURTH SATURDAY OF OCTOBER, 1869, AT 7 O'CLOCK, P.M.

Due from the Company,—		
Capital Stock called in,		$113,500 00
Unclaimed dividends,		287 50
Reserve account,		1,204 35
Notes payable,		22,000 00
Proceeds of Auction Sale, not yet adjusted,		5,638 00
Estimated expenses due, but not paid,		487 03
Total Amount due from the Company,		$143,116 88
Resources of the Company,—		
Amount of outstanding loans on pledge of goods and chattels,	$110,964 93	
Interest and profits accrued and not paid in, (estimated,)	10,039 05	
Amount of deposits,	1,532 34	
Amount of money on hand, in the office,	2,070 12	
United States Bonds,	14,510 44	
Vault, safes, furniture, fixtures, &c., for use of the Company,	4,000 00	
Total amount of the resources of the Company,		$143,116 88

DR. PROFIT AND LOSS FUND.

1860.	For amount of losses,	$24 97
1861.	For amount of losses,	3,659 12
		$3,684 09
	Less surplus unclaimed from sales,	1,021 00
	Balance of loss,	$2,663 09
1862.	For amount of losses,	2,800 57
		$5,463 66
	Less surplus unclaimed,	2,183 87
	Balance of loss,	$3,279 79

Balance of loss carried forward.

	Balance of loss brought forward,	$3,279 79
1863.	For amount of losses,	2,985 14
		$6,264 93
	Less surplus unclaimed,	2,989 27
	Balance of loss,	$3,275 66
1864.	For amount of losses,	2,524 48
		$5,800 14
	Less surplus unclaimed,	2,793 22
	Balance of loss,	$3,006 92
1865.	For amount of losses,	2,562 33
		$5,569 25
	Less surplus unclaimed,	2,184 46
	Balance of loss,	$3,384 79
1866.	For amount of losses,	3,408 04
		$6,792 82
	Less surplus unclaimed,	1,640 98
	Balance of loss,	$5,151 85
1867.	For amount of losses,	3,464 22
		$8,616 07
	Less surplus unclaimed,	2,356 98
	Balance of loss,	$6,259 09
1868.	For amount of losses,	1,575 31
		$7,834 40
	Less surplus unclaimed,	2,625 20
	Balance of loss,	$5,209 20
1869.	For amount of losses,	11,588 01
		$16,797 21
	Less surplus unclaimed,	1,076 08
	Balance of loss,	$15,721 13

E. B. FOSTER, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of Joseph S. Ropes, John Bigelow, Samuel Johnson, John Kurtz and N. C. Poor, a majority of the directors of the Company.

STATISTICS CONNECTED WITH THE COMPANY.

Whole number of loans to date,	75,455
Total amount of loans to date,	$2,117,168 14
Total amount paid in on loans for the same time,	2,006,203 21
Amount of interest earned on loans, since last report,	15,730 30
Amount of interest on loans paid since last report,	18,609 18
Interest earned on loans but not paid in,	8,409 15
Dividends declared for 1869,	None.
Estimated number of articles loaned on,	1,133,928

Sixty-one out of every 100 of the loans made are $10 and under.

Fifty-two out of every 100 of the loans the interest is less than twenty-one cents.

Twenty-seven out of every 100 of the loans the interest is less than eleven cents.

Thirteen out of every 100 of the loans the interest is less than six cents.

Four out of every 100 of the loans the interest is only one cent.

Average length of credit actually taken by the pledgers is four months and ten days.

Six months credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is two dollars twenty-six cents two mills.

Average amount loaned to each person, $45.79.

Loans made on pledge of goods and chattels only.

No loans considered doubtful.

No bills issued by the Company.

No deposit accounts.

The Worcester Safe Deposit and Trust Company makes the following return, agreeably to section five, of its amended charter, October 30, 1869.

Capital Stock, ...	$200,000 00
Amount of Individual Deposits, ...	272,934 78
Amount on Deposit for safe keeping, . . .	176,501 00
Average Individual Deposits for six months, ending at this date, ...	171,573 00

The foregoing statement is verified by the oath of a majority of the directors of the Company.

PUBLIC STOCKS

Deposited with the Auditor of the Commonwealth by State Banks organized under general laws, as security for their circulating notes.

On the 31st day of December, 1869, the accounts and securities held were as follows:—

Safety Fund Bank.

Town of Natick Bonds,	$15,000 00
Circulation,	3,714 00

Harvard Bank.

Massachusetts Bonds,	$10,000 00
Circulation,	985 00

The annual returns from our savings banks are now so complete that it seems unnecessary to add anything by way of explanation.

The best source of information will be found in an examination of the work of the year just closed compared with that of preceding years, as exhibited in the table herewith submitted.

The work of the institutions is silently performed, rarely noticed by the press, and usually attracts but little attention from the public mind compared with railway, manufacturing and other corporations, where associated capital is employed.

Sometimes a town, and even a whole county, will be agitated by earnest petitioners to the legislature for, and the equally earnest remonstrants against, a new bank; but this soon passes away, and the bank, if established, is left to take its chances of prosperity or adversity under the usual system of management.

While the institutions, carefully and honestly managed, are among the most benevolent and most useful the State has provided, they are also more susceptible than any others of being transformed by fraud and negligence into a powerful source of evil, destructive to the moral welfare of many and to the industrial interests of all.

The deposits and surplus earnings of the banks on the thirteenth day of October last were $114,801,608.23; equal in amount to the value of all the corporate capital invested in cotton, woollen, iron and leather manufactures; nearly double the appraised value of all the railways, and exceeding by thirty-five million dollars the capital of all the banks of discount in this State last year.

The management of a fund so large, having so many peculiar elements bearing directly with great force upon our social and political economy, calls for constant and critical watchfulness on the part of the State.

It is to be observed as an important element in our savings banks that the capital is mainly the fruit of labor and economy, substantially belonging to the actual laboring classes who depend upon their labor for support, and not upon the interest of accumulated capital; and that with many depositors it is all they possess, and their only defence against pauperism when misfortune falls upon them.

It is true that for the last three years another class of deposi-

tors has been attracted, to some extent, by the high rate of interest paid by a part of the banks, by the exemption of the deposits from taxation to the depositor, and by the fact, that deposits may generally be withdrawn without previous notice.

It is impossible to ascertain accurately the amount of such deposits; but careful examination satisfies me that it is not large compared with the whole amount of deposits, and is chiefly to be found in a minority of the banks. The tendency is, however, toward an increase of this class, and will be so until we reach a healthier condition in national finances, and the consequent inability of the savings banks to pay high rates of interest. A reduction of interest, and the fact that these deposits are unreliable when most needed for the convenient working of the bank, will do much to repel them; and they will naturally fall into the channels of business and trade, where they may be more properly and usefully employed, so long as our present theory of savings banks is retained.

And further, it is to be noticed as a peculiar element in savings banks, not without some importance, that many, probably a majority of the depositors, are persons without knowledge in matters of finance, suspicious, easily excited by rumors relating to the safety of their deposits, and then, more likely than otherwise, to do themselves and others a great injury, be the rumor true or false. It is also to be remembered that the depositors have no control over the funds of the bank, no voice in its management, in the election of trustees or the appointment of treasurer, and no right to examine its affairs.

They are simply creditors of the bank; five or more of whom, by joining in a written statement, under oath, setting forth their reasons for requesting an examination, may cause the same to be made by the Commissioner.

Here begins and ends the power of the depositor over the corporate action of the bank—a power quite likely to be exercised only when too late as a measure of safety. The experience, however, of more than fifty years shows the restrictions to be without prejudice to the safety of the deposits; and the banks, without doubt, are better managed than they would be under control of the depositors.

But, as the relations which the State has established between itself and these institutions are entirely different from those

existing toward all other corporations,—the intent being to encourage habits of temperance, frugality and industry among the laboring population, and to provide a safe place of deposit for the savings of industry, it has thereby assumed one of the most important and sacred trusts of government.

Our legislation upon the subject has been marked with caution, and the general features of the system cannot, perhaps, be improved. The weakness and danger to be apprehended arise, not from defects in the system, but from neglect, in many instances, of such thorough and efficient supervision by the trustees of the detail of management of the banks as would tend to secure faithfulness on the part of clerks and treasurers who receive and have the custody of its funds. By such trustees their office appears to be viewed as an honorary position, having merely nominal relations with the bank; and, too often, the duty of an examination of its affairs is assumed to be discharged when the items in the treasurer's statement are found to agree with the footings in the bank ledger; and thus the safety of the deposits depends entirely upon the honesty of the paid officers of the bank. While the discharge of duty requires this statement to be made, it is but just to say that it does not apply to a majority of the boards of trustees; and that, so far as has been ascertained by examination of the Commissioner, no suspicion of dishonesty attaches to the management of any institution in the State. In many banks decided improvement has recently been witnessed; a better system of accounts introduced, more attention from the trustees given, and apparently all are as worthy of public confidence as at any time since they were established.

But a single instance of fraud has been developed in the management of our savings banks whereby material loss has arisen. With the large amount of these deposits, and the unfortunate experience of many other corporations in mind, is it reasonably safe, without constant vigilance and the application of all safeguards, to presume a like exemption in the future?

It is especially true that a loss by fraud in one savings bank will not be measured by the value of the money taken. It will tend to destroy temperate and frugal habits in many of those who lose, and to weaken the confidence of all in similar institutions.

As the success of the institutions has made them of vital

importance in the affairs of all classes, any provision which will give additional security, ought, it would seem, to be adopted. For this security we must look mainly to the trustees. No examination which can be made by any State commission will supply it, for the reason that, in all such examinations, made without previous notice, there is no way of verifying the treasurer's statement of the liabilities of the bank; the books of depositors which would furnish the best evidence of such liabilities cannot be had for comparison with the bank accounts. But it is submitted that the trustees can and ought, from time to time, to verify the treasurer's accounts by a comparison with such books as are presented in the ordinary course of business. It might be done by a committee of one or more of the trustees as the business of the bank required. If such an examination should be made on two days in each quarter, selecting those when the largest number of books would be presented, say the day preceding, and the day when deposits are placed on interest, in most of the banks, in one year, a majority of the accounts would be compared. This caution, especially in banks where the business is conducted by one officer only, ought to be exercised. More than half of the increase in deposits this year has been invested in mortgages of real estate. It has been the policy of the State, as a measure of safety for the banks as well as for the public good, to encourage this class of investments; and since the present law relating to interest has been in operation the amount of real estate loans has been nearly doubled. The loans are generally in as small sums as could reasonably be expected.

The personal loans have also largely increased, and seem to be made with proper care. The practice existing in some institutions of allowing these loans to remain for several years is not wise; it would be better if they were all made for a reasonable length of time, with the full understanding that they must be met when due.

The general prosperity of the banks is a matter of public satisfaction, and with prudent management there is no doubt of the important benefits they will confer upon the State in the future.

F. M. STONE.

December 31, 1869.

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 *to* 1869, *inclusive.* (Returns first required by Act 1834, ch. 190.)

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in am't of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	–	–	$3,407,773 00	– –	–	$140 09	610,408*	$5 58	4†	$10,968 00	
1835, .	27	27,232	2,976	12	3,921,370 00	$513,597 00	15	143 99	–	–	–	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	–	–	–	14,413 00	
1837, .	30	32,564	2,778	9½	4,781,426 00	406,848 00	9⅓	146 51	–	–	–	17,504 00	.33
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	–	–	–	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15¼	152 86	–	–	–	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,699	7 88	5‡	17,952 00	
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	–	19,248 00	
1842, .	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	– –	.29
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	–	–	–	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	–	–	–	22,688 00	

1845, .	33	58,178	8,479	17	$9,813,288 00	$1,551,943 00	18⅔	$168 66	–	–	–	$27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	⅞	169 82	–	–	–	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	–	–	–	34,490 00	.29
1848, .	41	69,894	1,582	2½	11,970,448 00	189,635 00	1¼	171 26	–	–	–	36,405 00	
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1¾	169 08	–	–	–	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	$13 73	8*a*	41,681 00	
1851, .	45	86,537	7,715	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	–	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	–	49,380 00	.26
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	–	59,071 00	
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	–	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	13*b*	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	–	89,309 00	
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8⅔	186 13	–	–	–	102,027 00	
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	2⅔	185 67	–	–	–	105,339 00	.28
1859, .	86	205,409	22,754	12½	39,424,419 00	5,509,647 00	16	191 93	–	–	–	107,951 00	
1860, .	89	230,068	24,659	12¼	45,054,236 00	5,629,817 00	14⅓	195 83	1,232,065	35 59	18¾*c*	112,264 00	

* In 1830. † Or 1 person in 25. ‡ Or 1 person in 20. *a* Or 1 person in 12 1-3. *b* Or 1 person in less than 8. *c* Or 1 person in 5 4-10.

Table exhibiting the number, condition and progress of the Savings Banks of Massachusetts—Concluded.

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in am't of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1861, .	93	225,058	5,010§	$2\frac{1}{6}$§	$44,785,439 00	$268,797 00§	$\frac{3}{5}$§	$198 99	–	–	–	$120,886 00	.27‖
1862, .	93	248,900	23,842	$10\frac{1}{2}$	50,403,674 00	5,618,235 00	$12\frac{1}{2}$	202 50	–	–	–	135,783 00	
1863, .	95	272,219	23,319	$9\frac{1}{8}$	56,883,828 00	6,480,154 00	$12\frac{4}{5}$	208 92	–	–	–	140,713 00	
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10‖	214 52	–	–	–	184,739 77	.29
1865, .	102	291,488	128§	–	59,936,482 52	2,621,121 78§	$4\frac{1}{5}$§	205 62	1,267,329	$47 29	23	203,348 56	.33
1866, .	102	316,853	25,365	$8\frac{2}{3}$	67,732,264 31	7,795,781 79	13	213 76	–	–	–	219,257 03	.32
1867, .	108	348,593	31,740	10	80,431,583 71	12,699,319 40	$18\frac{2}{3}$	230 73	–	–	–	254,226 79	.31
1868, .	115	383,094	34,501	10‖	94,838,336 54	14,406,752 83	18‖	247 55	–	–	–	297,527 60	
1869, .	130	431,769	48,675	$12\frac{3}{4}$‖	112,119,016 64	17,280,680 10	$18\frac{1}{5}$	259 67	–	–	–	339,271 57	.30

§ Decrease. ‖ Nearly.

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PUBLIC DOCUMENT..... .....No. 8.

ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS,

INCLUDING THE

ABSTRACTS OF RETURNS

FROM THE

SAVINGS INSTITUTIONS IN MASSACHUSETTS.

1870.

BOSTON:
WRIGHT & POTTER, STATE PRINTERS,
79 MILK STREET (CORNER OF FEDERAL).
1871.

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1870
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ANNUAL REPORT

OF THE

COMMISSIONER OF SAVINGS BANKS.

To Hon. Oliver Warner, *Secretary of the Commonwealth.*

I have the honor to submit herewith the Fifth Annual Report of the Commissioner of Savings Banks, with an abstract of the annual returns of the Savings Banks in the Commonwealth, exhibiting their condition on Saturday, the 29th day of October last, in answer to the requisition of His Excellency the Governor; and also statements of the Collateral Loan Company of Boston, and the Worcester Safe Deposit and Trust Company of Worcester, severally made in accordance with requirements in their charters.

Eight savings banks have been established during the present year, namely:—

Emigrant Savings Bank, ...	Boston.
North-End Savings Bank, ...	Boston.
City Five Cents Savings Bank, . . .	Haverhill.
Palmer Savings Bank, ...	Palmer.
Easthampton Savings Bank, ...	Easthampton.
Uxbridge Savings Bank, ...	Uxbridge.
Wales Savings Bank, ...	Wales.
Watertown Savings Bank, ...	Watertown.

The present number of banks is one hundred and forty, all of which, with the exception of those established late in the

year, have been examined, and the result and state of examinations are submitted.

The total of deposits on the 29th day of October last was	$135,745,097 54
Showing an increase during the last year of .	23,626,080 90
And an increase for the last two years of .	40,906,761 00

The whole number of depositors is 488,797, which gives to each depositor the average of $277.71.

The total number of deposits during the year was 506,873, and the amount deposited $47,281,303.70, which makes the average of each deposit $93.28.

The average of each deposit in the year 1869 was $78.14.

The increase of deposits within the last four years has been one hundred per cent.; of depositors, sixty-four per cent.; and of the average to each depositor about eight per cent.

These items are sufficient to show the rapid growth and importance of our savings banks. With some exceptions, the result of the examinations for the year has been satisfactory, and the investments found to be legally made.

The amount invested in United States securities has been decreased about two million dollars within the last year. Some institutions have sold all such securities where favorable opportunities existed for investing in mortgages, except amounts requisite to exempt them from taxation by the United States.

The investment in bank stock has been increased over a million dollars, and the stock held is nearly sixteen per cent. of the entire banking capital in the State. No other investment for a long term has proved equally remunerative.

The loan upon mortgages of real estate is about forty per cent. of the deposits, and has been increased this year over fourteen million dollars.

Although in some sections of the State the banks have found it impossible to make any material addition to their mortgage loans, generally the opportunity has been favorable. Notwithstanding the high prices of labor and building materials, the growth of many towns and villages has been very great, and in a number of instances it may be directly traced to the aid fur-

nished by the savings banks in the erection of dwellings and buildings for business purposes.

While a few of the banks are not inclined to invest in mortgages to any extent, with most they are the favorite investment, some holding the full limit of seventy-five per cent. of their deposits.

The investment of so large a proportion in securities, always difficult to be converted, is not thought, however, to be the best division of assets.

The increase of loans on personal security was about five million dollars.

This loan appears to have been made with care, and to be reasonably safe, but in many instances and for many years loans have been made not authorized by law.

Since the passage of the general law regulating savings institutions in the year 1834, substantially retained in the General Statutes, it has been provided that if the deposits could not be conveniently invested in the other modes prescribed, an amount not exceeding one-half the deposits may be loaned on bonds or other personal securities, with at least two sureties, citizens of, and residents in, this State; or as the original Act reads, personal securities and two surety promissors. Evidently in legislation heretofore it is a class of loans not favored by choice, even in the form prescribed, and to be resorted to only when others are not readily obtained. No authority is given for the purchase of ordinary business paper, however many parties may be connected with it as indorsers.

But if the present ratio of increase in deposits continues, it will soon be unwise, if practicable, to exclude so much capital from the legitimate demands of trade and business.

Before the war the ordinary interest paid by savings banks was from four to five per cent., and under the system of local taxation of deposits then existing, the inducement to deposit as an investment was not sufficient to attract any considerable amount.

The condition has materially changed within eight years; many institutions, having abandoned their extra dividends, are able, by the change in the legal rate of interest and their large income realized on bank stocks and bonds, to pay from six to eight per cent. annually to depositors, free from taxes.

Thus the savings bank deposit has become with many people the most desirable investment for limited capital,—a fact becoming generally known and appreciated.

No institution is permitted to hold over a thousand dollars belonging to a single depositor, but as many deposits of that amount may be made by one person as there are banks in the State; and it is not very unusual to find in one institution several deposits evidently the property of one person, though standing in the names of others. If the law regulating deposits shall remain as it now stands, a large annual increase may be expected, so long as a majority of the banks continue to pay the present rate of dividends.

If, in view of the accumulation of so much capital and its probable increase, it is thought wise to extend the limit of investment in personal loans, it is suggested as an additional element of safety, that the banks be required to annually set apart a percentage of their earnings as a reserved fund, to meet losses and guarantee deposits, until the fund amounts to such a percentage of the deposits as may be thought adequate for the purpose.

As the judicious management of the institutions is of great importance to public interests as well as to the depositors, and as so many institutions are now dividing all their earnings semi-annually, and so have no surplus at any time to meet losses, many not even a premium on their stocks and bonds, it could not be considered an unreasonable demand that such a fund be established, especially if investments are to be authorized where losses to some extent may be reasonably anticipated.

The reserved fund being established no necessity would exist for any reservation for extra dividends, and all net earnings would be paid out in ordinary dividends, thus saving a vast amount of clerical labor.

Each year the number of banks holding a surplus for extra dividends diminishes, and some evidence exists of an unhealthy competition, showing itself in extraordinary exertions to pay depositors a higher rate of interest than reasonably to be expected. This naturally results in losses, and it may be wise to establish a reserved fund if no change is made in the law regulating investments. The rate charged upon a majority of the loans last year was seven per cent.; loans at eight per cent. were

not quite uncommon, and in some instances a higher rate was charged.

The safety of the deposits is a subject of such general and grave importance that more than ordinary precaution may properly be used.

Experience in all moneyed institutions teaches the necessity of frequent and thorough examinations of every item of business involving the receipt or payment of money, and in no institutions is this exact supervision more needed than in savings banks.

Without it a system of fraud may be carried on for years, and until some accident reveals its existence.

This supervision can only be exercised by the trustees. It is negligently performed in so many cases that the evil should be met by additional legislation, declaring the duty of trustees in this particular.

F. M. STONE.

December 31, 1870.

ABSTRACT

OF THE

ANNUAL EXAMINATIONS

OF

SAVINGS BANKS.

ABINGTON SAVINGS BANK—ABINGTON.

[August 16.]

JENKINS LANE, *President.* *Treasurer*, J. N. FARRAR.

Deposits,	$538,854 17	
Profits,	29,229 87	
Public Funds,		$134,650 00
Bank Stock,		35,200 00
Railroad Bonds,		43,542 67
Loans on Public Funds,		25,944 00
on Bank Stock,		2,340 00
on Real Estate,		222,631 66
on Personal Security,		33,965 00
to Counties, Cities and Towns,		62,211 12
to Banks, on interest,		5,000 00
Cash on hand,		2,600 19
	$568,084 04	$568,084 04

Number of Depositors,	2,066
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$7,100 00
Average annual expenses,	1,100 00

AMHERST SAVINGS BANK—AMHERST.

[June 17.]

ENOS F. COOK, *President.* *Treasurer*, SAMUEL C. CARTER.

Deposits,	$150,134 47	
Interest,	2,518 93	
Public Funds,		$18,100 00
Bank Stock,		1,000 00
Railroad Bonds,		7,500 00
Loans on Real Estate,		64,760 00
on Personal Security,		35,644 63
to Counties, Cities and Towns,		21,000 00
Expense Account,		866 90
Cash on hand,		3,781 87
	$152,653 40	$152,653 40

Number of Depositors,	1,123
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	$400 00

ANDOVER SAVINGS BANK—ANDOVER.

[November 10.]

NATHANIEL SWIFT, *President.* *Treasurer*, JOHN F. KIMBALL.

Deposits,	$717,858 72	
Profits,	30,036 30	
Public Funds,		$342,500 00
Bank Stock,		97,000 00
Loans on Public Funds,		15,100 00
on Real Estate,		137,050 00
on Personal Security,		35,485 00
to Counties, Cities and Towns,		114,000 00
Cash on hand,		6,760 02
	$747,895 02	$747,895 02

Number of Depositors,	2,231
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	1,300 00

ARLINGTON FIVE CENTS SAVINGS BANK—ARLINGTON.

[November 29.]

SAMUEL BUTTERFIELD, *President.* *Treasurer*, WILLIAM PROCTOR.

Deposits,	$237,523 98	
Interest,	1,920 51	
Dividend Account,	14,890 39	
Public Funds,		$51,000 00
Bank Stock,		4,297 75
Loans on Real Estate,		182,980 00
on Personal Security,		7,545 99
to Counties, Cities and Towns,		6,500 00
Cash on hand,		2,011 14
	$254,334 88	$254,334 88

Number of Depositors,	1,218
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Average annual expenses,	$600 00

ATHOL SAVINGS BANK—ATHOL.

[June 7.]

CHARLES C. BASSETT, *President.* *Treasurer*, A. HARDING, Jr.

Deposits,	$272,343 22	
Interest,	3,223 48	
Bills payable,	1,000 00	
Public Funds,		$10,000 00
Bank Stock,		3,600 00
Loans on Public Funds,		11,337 00
on Bank Stock,		21,900 00
on Real Estate,		90,530 40
on Personal Security,		78,375 30
on Railroad Stock,		20,500 00
to Counties, Cities and Towns,		38,700 00
Expense Account,		18 35
Cash on hand,		1,605 65
	$276,566 70	$276,566 70

Number of Depositors,	1,602
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$3,600 00
Average annual expenses,	600 00

ATTLEBOROUGH SAVINGS BANK—ATTLEBOROUGH.

[September 15.]

HENRY RICE, *President.* *Treasurer*, H. M. DAGGETT.

Deposits,	$93,997 68	
Interest,	1,669 94	
Public Funds,		$8,800 00
Bank Stock,		2,290 50
Loans on Real Estate,		30,350 00
on Personal Security,		28,150 00
to Counties, Cities and Towns,		24,800 00
Suspense Account,		20 00
Premium Account,		290 82
Cash on hand,		966 30
	$95,667 62	$95,667 62

Number of Depositors,	548
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,290 50

BARNSTABLE SAVINGS BANK—BARNSTABLE.

[July 22.]

JOSIAH HINCKLEY, *President.* *Treasurer*, JOHN MONROE.

Deposits,	$1,071,347 37	
Interest,	34,440 97	
Public Funds,		$228,000 00
Bank Stock,		184,406 56
Real Estate,		3,500 00
Loans on Real Estate,		427,080 00
on Personal Security,		212,838 00
to Counties, Cities and Towns,		34,000 00
Dividend Account,		1,251 12
Cash on hand,		14,712 66
	$1,105,788 34	$1,105,788 34

Number of Depositors,	3,291
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	1,850 00

BARRE SAVINGS BANK—BARRE.

[May 7.]

GEORGE M. BUTTRICK, *President.* *Treasurer*, EDWIN WOODS.

Deposits,	$70,903 12	
Interest,	1,468 86	
Public Funds,		$3,470 00
Bank Stock,		50,022 72
Loans on Public Funds,		200 00
on Real Estate,		8,150 00
on Personal Security,		8,100 00
Expense Account,		237 21
Cash on hand,		2,192 05
	$72,371 98	$72,371 98

Number of Depositors,	376
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$7,140 00

BERKSHIRE COUNTY SAVINGS BANK—PITTSFIELD.

[June 29.]

JULIUS ROCKWELL, *President.* *Treasurer*, ROBERT W. ADAM.

Deposits,	$1,137,079 84	
Profits,	56,754 88	
Public Funds,		$303,000 00
Bank Stock,		98,620 00
Loans on Bank Stock,		15,000 00
on Real Estate,		368,210 48
on Personal Security,		240,299 47
to Counties, Cities and Towns,		139,864 88
Suspense Account,		762 81
Expense Account,		1,443 17
Cash on hand,		26,633 91
	$1,193,834 72	$1,193,834 72

Number of Depositors,	4,033
Rate of ordinary dividends for the last year,	6 per cent.
Last dividends of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$16,000 00
Average annual expenses,	4,000 00

BEVERLY SAVINGS BANK—BEVERLY.

[October 26.]

WILLIAM ENDICOTT, *President.* *Treasurer*, R. G. BENNETT.

Deposits,	$217,871 05	
Interest,	4,397 45	
Public Funds,		$8,072 50
Bank Stock,		33,714 00
Loans on Public Funds,		4,950 00
on Bank Stock,		6,900 00
on Real Estate,		126,765 11
on Personal Security,		1,750 00
to Counties, Cities and Towns,		30,000 00
Cash on hand,		10,116 89
	$222,268 50	$222,268 50

Number of Depositors,	1,200
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	500 00

BOSTON FIVE CENTS SAVINGS BANK—BOSTON.

[February 16.

PAUL ADAMS, *President.* *Treasurer*, A. H. EVANS.

Deposits,	$8,555,314 53	
Interest,	163,989 31	
Suspense Account,	4,450 68	
Public Funds,		$2,559,500 00
Bank Stock,		403,487 50
Railroad Bonds,		100,000 00
Real Estate,		103,852 66
Loans on Public Funds,		30,000 00
on Real Estate,		4,280,700 00
on Personal Security,		290,000 00
to Counties, Cities and Towns,		324,800 00
to Banks, on interest,		205,000 00
Expense Account,		32,672 58
Profit and Loss Account,		38,298 27
Cash on hand,		355,443 51
	$8,723,754 52	$8,723,754 52

Number of Depositors,	54,401
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$64,900 00
Average annual expenses,	20,361 36

BOSTON PENNY SAVINGS BANK—BOSTON.

[February 15.]

WILLIAM EATON, *President.* *Treasurer*, HENRY R. REYNOLDS.

Deposits,	$551,821 19	
Profits,	8,038 74	
Public Funds,		$50,000 00
Bank Stock,		11,000 00
Railroad Bonds,		10,000 00
Real Estate,		90,251 07
Loans on Public Funds,		51,500 00
on Bank Stock,		22,700 00
on Real Estate,		230,060 00
on Personal Security,		51,000 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		24,019 73
Expense Account,		6,399 97
Cash on hand,		2,929 16
	$559,859 93	$559,859 93

Number of Depositors,	5,902
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$11,000 00
Average annual expenses,	2,300 00

BRIGHTON FIVE CENTS SAVINGS BANK—BRIGHTON.

[[April 22.]

JAMES DANA, *President.* *Treasurer*, J. L. ORDWAY.

Deposits,	$90,049 11	
Profits,	1,724 89	
Interest,	1,868 50	
Public Funds,		$24,986 00
Bank Stock,		12,457 50
Loans on Bank Stock,		4,150 00
on Real Estate,		33,650 00
on Personal Security,		11,073 60
Expense Account,		142 50
Cash on hand,		7,182 90
	$93,642 50	$93,642 50

Number of Depositors,	597
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$4,150 25
Average annual expenses,	500 00

BRISTOL COUNTY SAVINGS BANK—TAUNTON.

[September 7.]

JOSEPH WILBAR, *President.* *Treasurer*, GEORGE B. ATWOOD.

Deposits,	$1,741,383 97	
Profit and Loss,	51,034 01	
Interest and Discount,	31,240 80	
Public Funds,		$352,062 50
Bank Stock,		47,584 00
Real Estate,		6,000 00
Loans on Public Funds,		11,800 00
on Bank Stock,		700 00
on Real Estate,		850,015 76
on Personal Security,		515,190 50
on Railroad Stock,		23,000 00
to Counties, Cities and Towns,		14,200 00
Expense Account,		1,467 34
Cash on hand,		1,638 68
	$1,823,658 78	$1,823,658 78

Number of Depositors,	6,530
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$14,477 00
Average annual expenses,	5,000 00

CAMBRIDGE SAVINGS BANK—CAMBRIDGE.

[October 19.]

STEPHEN T. FARWELL, *President.* *Treasurer*, EBEN SNOW.

Deposits,	$929,873 43	
Public Funds,		$119,362 71
Bank Stock,		2,526 00
Loans on Public Funds,		1,100 00
on Bank Stock,		2,000 00
on Real Estate,		694,682 21
on Personal Security,		74,300 00
to Counties, Cities and Towns,		15,680 00
Expense Account,		1,236 31
Cash on hand,		18,986 20
	$929,873 43	$929,873 43

Number of Depositors,	3,066
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,500 00
Average annual expenses,	2,200 00

CAMBRIDGEPORT SAVINGS BANK—CAMBRIDGEPORT.

[October 21.]

BENJAMIN TILTON, *President.* *Treasurer*, LUCIUS R. PAIGE.

Deposits,	$889,589 51	
Interest,	14,192 59	
Public Funds,		$94,000 00
Bank Stock,		17,095 33
Loans on Public Funds,		4,800 00
on Real Estate,		608,275 00
on Personal Security,		146,000 00
to Counties, Cities and Towns,		4,500 00
to Banks, on interest,		28,500 00
Cash on hand,		611 77
	$903,782 10	$903,782 10

Number of Depositors,	3,027
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$17,095 33
Average annual expenses,	1,150 00

CANTON INSTITUTION FOR SAVINGS—CANTON.

[July 28.]

CHARLES H. FRENCH, *President.* *Treasurer*, FRANCIS W. DEAN.

Deposits,	$182,165 35	
Interest,	6,485 45	
Public Funds,		$45,000 00
Bank Stock,		8,900 00
Loans on Public Funds,		2,000 00
on Bank Stock,		2,500 00
on Real Estate,		77,995 00
on Personal Security,		48,630 00
Expense Account,		1,037 58
Cash on hand,		2,588 22
	$188,650 80	$188,650 80

Number of Depositors,	804
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,700 00
Average annual expenses,	600 00

CAPE ANN SAVINGS BANK—GLOUCESTER.

[November 1.]

GORHAM P. LOW, *President.* *Treasurer*, A. PRESSON.

Deposits,	$531,027 88	
Profits,	30,700 43	
Public Funds,		$130,000 00
Bank Stock,		94,945 66
Loans on Real Estate,		230,527 00
on Personal Security,		12,750 00
to Counties, Cities and Towns,		88,000 00
Cash on hand,		5,505 65
	$561,728 31	$561,728 31

Number of Depositors,	2,286
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,698 50
Average annual expenses,	2,500 00

CAPE COD SAVINGS BANK—HARWICH.

[July 22.]

NATHANIEL SNOW, *President.* *Treasurer*, OBED BROOKS.

Deposits,	$264,947 87	
Interest,	4,568 56	
Bank Stock,		$21,144 83
Loans on Real Estate,		80,391 56
on Personal Security,		129,335 78
to Counties, Cities and Towns,		17,900 00
to Banks, on interest,		13,129 16
Cash on hand,		7,615 10
	$269,516 43	$269,516 43

Number of Depositors,	1,665
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$15,055 75
Average annual expenses,	620 00

CHARLESTOWN FIVE CENTS SAVINGS BANK—CHARLESTOWN.

[November 21.]

P. J. STONE, *President.* *Treasurer*, AMOS STONE.

Deposits,	$1,444,001 91	
Profits,	30,505 92	
Public Funds,		$152,850 00
Bank Stock,		261,163 25
Loans on Public Funds,		15,500 00
on Bank Stock,		15,600 00
on Real Estate,		980,079 63
on Personal Security,		47,500 00
Cash on hand,		1,814 95
	$1,474,507 83	$1,474,507 83

Number of Depositors,	6,500
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Average annual expenses,	$2,000 00

CHELSEA SAVINGS BANK—CHELSEA.

[October 12.]

JOHN H. OSGOOD, *President.* *Treasurer*, SAMUEL BASSETT.

Deposits,	$452,579 94	
Profits,	3,820 73	
Interest,	11,457 39	
Public Funds,		$63,000 00
Bank Stock,		26,454 60
Loans on Real Estate,		295,822 16
to Counties, Cities and Towns,		56,500 00
Expense Account,		2,697 64
Cash on hand,		23,383 66
	$467,858 06	$467,858 06

Number of Depositors,	2,959
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,870 00
Average annual expenses,	2,000 00

CHICOPEE SAVINGS BANK—CHICOPEE.

[June 22.]

JEROME WELLS, *President.* *Treasurer*, H. H. HARRIS.

Deposits,	$288,443 59	
Public Funds,		$30,000 00
Bank Stock,		9,200 00
Loans on Public Funds,		10,050 00
on Bank Stock,		1,200 00
on Real Estate,		177,761 04
on Personal Security,		51,500 00
on Railroad Stock,		665 00
to Counties, Cities and Towns,		5,000 00
Profit and Loss Account,		592 35
Cash on hand,		2,475 20
	$288,443 59	$288,443 59

Number of Depositors,	958
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,000 00
Average annual expenses,	1,200 00

CITIZENS' SAVINGS BANK—FALL RIVER.

[August 31.]

JOSEPH OSBORN, *President.* *Treasurer*, E. E. HATHAWAY.

Deposits,	$1,518,610 15	
Interest and Discount,	53,525 17	
Public Funds,		$161,000 00
Bank Stock,		285,891 50
Railroad Bonds,		63,937 50
Loans on Real Estate,		308,501 00
on Personal Security,		741,925 00
to Counties, Cities and Towns,		2,998 75
Expense Account,		570 50
Cash on hand,		7,311 07
	$1,572,135 32	$1,572,135 32

Number of Depositors,	2,467
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$80,000 00
Average annual expenses,	2,270 00

CITY FIVE CENTS SAVINGS BANK—HAVERHILL.

[November 9.]

W. R. WHITTIER, *President.* *Treasurer*, E. G. WOOD.

Deposits,	$116,095 27	
Interest,	1,367 95	
Bank Stock,		$10,873 75
Loans on Public Funds,		4,000 00
on Real Estate,		42,100 00
on Personal Security,		41,119 00
on Railroad Stock,		800 00
to Counties, Cities and Towns,		4,000 00
Cash on hand,		14,570 47
	$117,463 22	$117,463 22

Number of Depositors,	1,098
Commenced business May 25, 1870.	

CITY INSTITUTION FOR SAVINGS—LOWELL.

[March 17.]

NATHAN ALLEN, *President.* *Treasurer*, JOHN A. BUTTRICK.

Deposits,	$2,526,527 59	
Profits,	91,991 11	
Due Appleton National Bank,	7,670 02	
Public Funds,		$439,594 00
Bank Stock,		432,099 00
Railroad Bonds,		50,000 00
Loans on Public Funds,		8,000 00
on Bank Stock,		32,100 00
on Real Estate,		859,040 00
on Personal Security,		149,200 00
to Counties, Cities and Towns,		595,600 00
to Banks, on interest,		60,000 00
Cash on hand,		555 72
	$2,626,188 72	$2,626,188 72

Number of Depositors,	7,629
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$50,000 00
Average annual expenses,	5,000 00

CLINTON SAVINGS BANK—CLINTON.

[April 18.]

FRANKLIN FORBES, *President.* *Treasurer*, C. L. S. HAMMOND.

Deposits,	$312,547 92	
Profits,	17,228 17	
Public Funds,		$100,000 00
Bank Stock,		20,000 00
Loans on Public Funds,		9,450 00
on Bank Stock,		8,500 00
on Real Estate,		93,760 00
on Personal Security,		70,228 00
to Counties, Cities and Towns,		14,000 00
Cash on hand,		13,838 09
	$329,776 09	$329,776 09

Number of Depositors,	1,347
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	900 00

COHASSET SAVINGS BANK—COHASSET.

[September 22.]

ABRAHAM H. TOWER, *President.* *Treasurer*, L. N. BATES.

Deposits,	$244,178 02	
Profits,	5,956 60	
Public Funds,		$62,000 00
Bank Stock,		43,400 00
Loans on Real Estate,		129,875 00
to Counties, Cities and Towns,		13,000 00
Expense Account,		204 58
Cash on hand,		1,655 04
	$250,134 62	$250,134 62

Number of Depositors,	780
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,000 00
Average annual expenses,	900 00

DANVERS SAVINGS BANK—DANVERS.

[October 25.]

RUFUS PUTNAM, *President.* *Treasurer*, WILLIAM L. WESTON.

Deposits,	$618,714 73	
Interest,	4,193 61	
Public Funds,		$116,500 00
Bank Stock,		91,925 00
Loans on Public Funds,		1,500 00
on Bank Stock,		6,185 00
on Real Estate,		350,095 00
on Personal Security,		33,557 00
to Counties, Cities and Towns,		16,830 00
to Banks, on interest,		6,316 34
	$622,908 34	$622,908 34

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$26,100 00
Average annual expenses,	1,300 00

DEDHAM INSTITUTION FOR SAVINGS—DEDHAM.

[May 11.]

E. Burgess, *President.* *Treasurer*, C. Guild.

Deposits,	$744,572 54	
Profits,	74,718 54	
Public Funds,		$71,000 00
Bank Stock,		40,814 50
Loans on Public Funds,		28,550 00
on Bank Stock,		3,600 00
on Real Estate,		578,963 00
on Personal Security,		74,134 00
to Counties, Cities and Towns,		6,700 00
to Banks, on interest,		7,729 60
Suspense Account,		392 16
Cash on hand,		7,407 82
	$819,291 08	$819,291 08

Number of Depositors,	3,064
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$12,987 50
Average annual expenses,	2,055 92

DORCHESTER SAVINGS BANK—BOSTON.

[July 12.]

Nathaniel F. Safford, *President.* *Treasurer*, Edward Pierce.

Deposits,	$320,185 21	
Profits,	6,150 96	
Public Funds,		$59,376 00
Bank Stock,		29,075 00
Real Estate,		6,000 00
Loans on Real Estate,		178,785 00
on Personal Security,		36,193 95
to Counties, Cities and Towns,		2,000 00
Expense Account,		259 80
Cash on hand,		14,646 42
	$326,336 17	$326,336 17

Number of Depositors,	1,189
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,492 25
Average annual expenses,	1,000 00

EAST ABINGTON SAVINGS BANK—EAST ABINGTON.

[September 13.]

SUMNER SHAW, *President.* *Treasurer*, W. B. STUDLEY.

Deposits,	$89,820 38	
Interest,	414 07	
Bank Stock,		$25,127 60
Loans on Real Estate,		62,982 62
on Personal Security,		435 00
Expense Account,		19 00
Cash on hand,		1,670 23
	$90,234 45	$90,234 45

Number of Depositors,	426
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$5,600 00
Average annual expenses,	300 00

EAST BOSTON SAVINGS BANK—BOSTON.

[February 10.]

P. M. CRANE, *President.* *Treasurer*, ALBERT BOWKER.

Deposits,	$565,514 10	
Profits,	12,329 61	
Interest,	719 99	
Dividend Account,	13,572 44	
Public Funds,		$115,000 00
Bank Stock,		54,100 20
Real Estate,		8,290 37
Loans on Public Funds,		21,725 00
on Real Estate,		271,362 75
on Personal Security,		99,150 00
to Counties, Cities and Towns,		8,850 00
Expense Account,		6 97
Cash on hand,		13,650 85
	$598,136 14	$598,136 14

Number of Depositors,	1,975
Rate of ordinary dividends for the last year,	6 1-2 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	2,500 00

EAST CAMBRIDGE FIVE CENTS SAVINGS BANK—EAST CAMBRIDGE.

[September 29.]

GEORGE STEVENS, *President.* *Treasurer*, JOHN SAVAGE, Jr.

Deposits,	$499,802 89	
Profits,	8,858 36	
Public Funds,		$93,100 00
Bank Stock,		52,662 42
Loans on Real Estate,		334,325 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		3,234 88
Cash on hand,		5,338 95
	$508,661 25	$508,661 25

Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$7,298 20
Average annual expenses,	750 00

ELIOT FIVE CENTS SAVINGS BANK—BOSTON.

[February 14.]

HENRY BARTLETT, *President.* *Treasurer*, GEORGE C. LEACH.

Deposits,	$392,670 18	
Profits,	2,344 32	
Interest,	8,020 48	
Public Funds,		$61,000 00
Bank Stock,		55,400 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		13,000 00
on Bank Stock,		12,700 00
on Real Estate,		164,466 67
on Personal Security,		68,000 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		1,051 58
Cash on hand,		12,416 73
	$403,034 98	$403,034 98

Number of Depositors,	2,638
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$13,000 00
Average annual expenses,	2,500 00

ESSEX SAVINGS BANK—ESSEX.

[November 15.]

GEORGE D. CABOT, *President.* *Treasurer*, JAMES H. EATON.

Deposits,	$1,948,674 85	
Profits,	52,063 27	
Public Funds,		$522,000 00
Bank Stock,		212,150 00
Loans on Real Estate,		703,550 00
on Personal Security,		319,312 00
to Counties, Cities and Towns,		190,000 00
to Banks, on interest,		49,900 00
Expense Account,		279 32
Cash on hand,		3,546 80
	$2,000,738 12	$2,000,738 12

Number of Depositors,	6,648
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	3,200 00

FAIRHAVEN INSTITUTION FOR SAVINGS—FAIRHAVEN.

[August 10.]

I. F. TERRY, *President.* *Treasurer*, CHARLES DREW.

Deposits,	$412,439 31	
Interest,	27,669 68	
Public Funds,		$120,900 00
Bank Stock,		123,600 00
Real Estate,		3,500 00
Loans on Public Funds,		3,000 00
on Bank Stock,		16,462 63
on Real Estate,		5,977 18
on Personal Security,		84,634 00
on Railroad Stock,		12,700 00
to Counties, Cities and Towns,		45,500 00
Cash on hand,		23,835 18
	$440,108 99	$440,108 99

Number of Depositors,	979
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$28,700 00
Average annual expenses,	1,300 00

FALL RIVER FIVE CENTS SAVINGS BANK—FALL RIVER.

[September 1.]

S. ANGIER CHACE, *President.* *Treasurer*, CHARLES J. HOLMES.

Deposits,	$964,770 47	
Interest and Discount,	31,680 60	
Public Funds,		$350,000 00
Bank Stock,		150,300 00
Loans on Real Estate,		60,575 00
on Personal Security,		358,600 00
to Banks, on interest,		40,000 00
Expense Account,		13,070 22
Cash on hand,		23,905 85
	$996,451 07	$996,451 07

Number of Depositors,	4,800
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	2,100 00

FALL RIVER SAVINGS BANK—FALL RIVER.

[August 31.]

J. B. FRENCH, *President.* *Treasurer*, I. F. LINDSEY.

Deposits,	$4,217,415 30	
Interest and Discount,	264,783 25	
Public Funds,		$618,000 00
Bank Stock,		661,600 00
Railroad Bonds,		45,500 00
Real Estate,		50,000 00
Loans on Real Estate,		787,845 00
on Personal Security,		2,201,348 00
to Counties, Cities and Towns,		105,000 00
Cash on hand,		12,905 55
	$4,482,198 55	$4,482,198 55

Number of Depositors,	9,648
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$75,600 00
Average annual expenses,	5,000 00

FITCHBURG SAVINGS BANK—FITCHBURG.

[April 29.]

NATHANIEL WOOD, *President.* *Treasurer*, EBENEZER TORREY.

Deposits,	$1,545,380 81	
Profits,	87,986 56	
Suspense Account,	207 13	
Public Funds,		$194,000 00
Bank Stock,		193,400 00
Railroad Bonds,		2,700 00
Real Estate,		27,814 00
Loans on Public Funds,		28,200 00
on Bank Stock,		7,000 00
on Real Estate,		546,221 76
on Personal Security,		354,083 66
on Railroad Stock,		16,000 00
to Counties, Cities and Towns,		228,900 00
Expense Account,		945 35
Cash on hand,		34,309 73
	$1,633,574 50	$1,663,574 50

Number of Depositors,	5,554
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,250 00

FOXBOROUGH SAVINGS BANK—FOXBOROUGH.

[September 15.]

OTIS CARY, *President.* *Treasurer*, WILLIAM H. THOMAS.

Deposits,	$126,846 60	
Interest,	2,263 77	
Public Funds,		$12,300 00
Bank Stock,		5,200 00
Loans on Real Estate,		93,945 00
on Personal Security,		12,600 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		3,065 37
	$129,110 37	$129,110 37

Number of Depositors,	634
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,500 00
Average annual expenses,	175 00

FRAMINGHAM SAVINGS BANK—FRAMINGHAM.

[December 15.]

MOSES EDGELL, *President.* *Treasurer*, C. S. ADAMS.

Deposits,	$661,230 11	
Profit and Loss,	22,710 11	
Bills Payable,	3,298 76	
Public Funds,		$85,600 00
Bank Stock,		111,500 00
Railroad Bonds,		25,000 00
Loans on Public Funds,		600 00
on Bank Stock,		820 00
on Real Estate,		448,478 13
on Personal Security,		4,066 00
to Counties, Cities and Towns,		5,500 00
Safe and Fixtures,		2,000 00
Expense Account,		1,655 70
Cash on hand,		2,019 15
	$687,238 98	$687,238 98

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$18,000 00
Average annual expenses,	1,500 00

FRANKLIN SAVINGS BANK—BOSTON.

[March 3.]

OSMYN BREWSTER, *President.* *Treasurer*, HENRY W. WHITTEMORE.

Deposits,	$2,765,064 55	
Profits,	110,478 61	
Suspense Account,	20 00	
Public Funds,		$545,445 42
Bank Stock,		113,503 33
Railroad Bonds,		9,737 50
Loans on Public Funds,		14,500 00
on Bank Stock,		17,700 00
on Real Estate,		1,849,495 64
on Personal Security,		99,500 00
to Banks, on interest,		220,518 82
Expense Account,		4,265 94
Cash on hand,		896 51
	$2,875,563 16	$2,875,563 16

Number of Depositors,	7,634
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$49,417 75
Average annual expenses,	7,000 00

FRANKLIN SAVINGS INSTITUTION—GREENFIELD.

[June 15.]

S. O. Lamb, *President.* *Treasurer*, William H. Allen.

Deposits,	$1,863,085 45	
Profits,	75,984 74	
Public Funds,		$675,300 00
Bank Stock,		57,900 00
Railroad Bonds,		15,000 00
Loans on Public Funds,		74,140 00
on Bank Stock,		54,900 00
on Real Estate,		449,730 00
on Personal Security,		402,624 06
to Counties, Cities and Towns,		136,225 00
to Banks, on interest,		55,627 69
Expense Account,		2,665 33
Cash on hand,		14,958 11
	$1,939,070 19	$1,939,070 19

Number of Depositors,	5,700
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,400 00
Average annual expenses,	3,000 00

GARDNER SAVINGS BANK—GARDNER.

[June 8.]

Charles Heywood, *President.* *Treasurer*, John D. Edgell.

Deposits,	$165,229 49	
Interest,	2,360 60	
Public Funds,		$11,770 25
Bank Stock,		1,584 00
Loans on Bank Stock,		4,800 00
on Real Estate,		79,965 00
on Personal Security,		19,250 00
to Counties, Cities and Towns,		41,596 95
Expense Account,		573 27
Cash on hand,		8,050 62
	$167,590 09	$167,590 09

Number of Depositors,	764
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	$250 00

GEORGETOWN SAVINGS BANK—GEORGETOWN.

[November 9.]

J. P. Jones, *President.* *Treasurer*, W. H. Harriman.

Deposits,	$18,019 00	
Interest,	491 76	
Public Funds,		$1,807 50
Loans on Public Funds,		1,800 00
on Real Estate,		12,250 00
on Personal Security,		1,450 00
to Counties, Cities and Towns,		1,000 00
Cash on hand,		203 26
	$18,510 76	$18,510 76

Number of Depositors,	161
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	$125 00

GRAFTON SAVINGS BANK—GRAFTON.

[October 4.]

Abram M. Bigelow, *President.* *Treasurer*, Henry F. Wing.

Deposits,	$51,687 88	
Interest,	2,310 79	
Public Funds,		$5,493 75
Bank Stock,		2,500 00
Loans on Public Funds,		3,000 00
on Bank Stock,		5,000 00
on Real Estate,		17,825 00
on Personal Security,		18,885 17
Expense Account,		357 20
Cash on hand,		937 55
	$53,998 67	$53,998 67

Number of Depositors,	200
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,500 00

GREENFIELD SAVINGS BANK—GREENFIELD.

[June 15.]

JOHN SANDERSON, *President.* *Treasurer*, R. A. PACKARD.

Deposits,	$258,614 31	
Interest,	6,110 53	
Bank Stock,		$92,210 78
Railroad Bonds,		20,000 00
Loans on Public Funds,		450 00
on Bank Stock,		4,125 00
on Real Estate,		74,390 00
on Personal Security,		43,345 00
to Counties, Cities and Towns,		20,000 00
Expense Account,		619 87
Cash on hand,		9,584 19
	$264,724 84	$264,724 84

Number of Depositors,	782
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,400 00

GREAT BARRINGTON SAVINGS BANK—GREAT BARRINGTON.

[June 30.]

EGBERT HOLLISTER, *President.* *Treasurer*, WILLIAM H. PARKS.

Deposits,	$109,323 40	
Interest,	229 98	
Loans on Public Funds,		$150 00
on Real Estate,		57,975 00
on Personal Security,		28,847 06
to Counties, Cities and Towns,		5,500 00
Expense Account,		236 21
Cash on hand,		16,845 11
	$109,553 38	$109,553 38

Number of Depositors,	624
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.

GROVELAND SAVINGS BANK—GROVELAND.

[November 9.]

CHARLES STICKNEY, *President.* *Treasurer*, A. H. GRIFFITH.

Deposits,	$5,088 00	
Interest,	109 24	
Loans on Real Estate,		$3,300 00
on Personal Security,		500 00
to Counties, Cities and Towns,		500 00
Expense Account,		8 07
Cash on hand,		889 17
	$5,197 24	$5,197 24

Number of Depositors,	54
Rate of ordinary dividends for the last year,	6 per cent.

HAMPDEN SAVINGS BANK—SPRINGFIELD.

[June 23.]

ELIPHALET TRASK, *President.* *Treasurer*, F. S. BAILEY.

Deposits,	$745,373 19	
Profits,	10,129 48	
Interest,	9,812 76	
Public Funds,		$103,000 00
Bank Stock,		118,045 00
Railroad Bonds,		5,000 00
Loans on Public Funds,		7,058 00
on Bank Stock,		27,300 00
on Real Estate,		399,616 67
on Personal Security,		83,324 00
to Counties, Cities and Towns,		11,000 00
Expense Account,		3,292 67
Cash on hand,		7,679 09
	$765,315 43	$765,315 43

Number of Depositors,	1,856
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$7,000 00
Average annual expenses,	2,000 00

HAMPSHIRE SAVINGS BANK—NORTHAMPTON.

[June 16.]

JAMES C. ARMS, *President.* *Treasurer*, LEWIS WARNER.

Deposits,	$116,284 03	
Interest,	468 13	
Public Funds,		$1,830 00
Bank Stock,		11,430 00
Loans on Public Funds,		6,000 00
on Bank Stock,		36,300 00
on Real Estate,		34,800 00
on Personal Security,		12,500 00
Expense Account,		310 30
Cash on hand,		13,581 86
	$116,752 16	$116,752 16

Number of Depositors,	400
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,580 00
Average annual expenses,	300 00

HAVERHILL SAVINGS BANK—HAVERHILL.

[November 11.]

JOHN A. APPLETON, *President.* *Treasurer*, A. B. JAQUES.

Deposits,	$2,040,986 15	
Profits,	16,623 27	
Public Funds,		$457,500 00
Bank Stock,		329,450 00
Railroad Bonds,		56,000 00
Loans on Public Funds,		22,750 00
on Bank Stock,		16,750 00
on Real Estate,		820,925 00
on Personal Security,		34,900 00
on Railroad Stock,		1,000 00
to Counties, Cities and Towns,		290,700 00
Expense Account,		208 33
Cash on hand,		27,426 09
	$2,057,609 42	$2,057,609 42

Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$26,700 00
Average annual expenses,	3,300 00

HINGHAM INSTITUTION FOR SAVINGS—HINGHAM.

[September 22.]

ISAAC BARNES, *President.* *Treasurer*, HENRY C. HARDING.

Deposits,	$1,099,880 63	
Public Funds,		$247,800 00
Bank Stock,		141,600 00
Real Estate,		1,921 03
Loans on Public Funds,		4,150 00
on Bank Stock,		4,350 00
on Real Estate,		658,325 00
on Personal Security,		22,200 00
to Counties, Cities and Towns,		6,250 00
Profit and Loss,		7,813 82
Expense Account,		1,081 72
Cash on hand,		4,389 06
	$1,099,880 63	$1,099,880 63

Number of Depositors,	3,278
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	1,900 00

HOLYOKE SAVINGS BANK—HOLYOKE.

[June 21.]

JOEL RUSSELL, *President.* *Treasurer*, R. B. JOHNSON.

Deposits,	$408,016 24	
Profits,	7,361 13	
Public Funds,		$20,000 00
Bank Stock,		12,680 50
Loans on Public Funds,		8,200 00
on Real Estate,		244,550 00
on Personal Security,		71,000 00
to Counties, Cities and Towns,		35,700 00
Expense Account,		1 17
Cash on hand,		23,245 70
	$415,377 37	$415,377 37

Number of Depositors,	1,500
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$6,685 00
Average annual expenses,	1,050 00

HOME SAVINGS BANK—BOSTON.

[September 30.]

HENRY SMITH, *President.* *Treasurer*, EDWARD O. ROCKWOOD.

Deposits,	$1,161,537 90	
Interest,	9,544 69	
Public Funds,		$67,247 84
Bank Stock,		59,447 50
Furniture and Fixtures,		3,692 96
Stamps,		315 50
Loans on Public Funds,		211,450 00
on Bank Stock,		81,200 00
on Real Estate,		544,615 00
on Personal Security,		78,200 00
on Railroad Stock,		18,400 00
to Counties, Cities and Towns,		55,000 00
to Banks, on interest,		44,396 91
Profit and Loss Account,		522 61
Expense Account,		4,252 11
Suspense Account,		45 89
Cash on hand,		2,296 27
	$1,171,082 59	$1,171,082 59

Number of Depositors,	4,840
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,328 75

HOPKINTON SAVINGS BANK—HOPKINTON.

[April 15.]

L. H. BOWKER, *President.* *Treasurer*, R. F. CLAFLIN.

Deposits,	$57,218 17	
Interest,	1,288 53	
Public Funds,		$8,364 14
Bank Stock,		6,959 99
Railroad Bonds,		960 00
Loans on Real Estate,		14,590 00
on Personal Security,		12,550 00
to Counties, Cities and Towns,		13,900 00
Expense Account,		251 81
Cash on hand,		930 76
	$58,506 70	$58,506 70

Number of Depositors,	404
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,250 99
Average annual expenses,	225 00

HUDSON SAVINGS BANK—HUDSON.

[April 12.]

FRANCIS BRIGHAM, *President.* *Treasurer*, F. D. BRIGHAM.

Deposits,	$41,860 38	
Interest,	259 03	
Loans on Public Funds,		$500 00
on Real Estate,		26,270 00
on Personal Security,		3,450 00
to Counties, Cities and Towns,		9,000 00
Expense Account,		28 54
Cash on hand,		2,870 87
	$42,119 41	$42,119 41

Number of Depositors,	229
Rate of ordinary dividends for the last year,	6 per cent.

No extra dividends.

HYANNIS SAVINGS BANK—HYANNIS.

[July 25.]

S. B. PHINNEY, *President.* *Treasurer*, JOSEPH R. HALL.

Deposits,	$114,297 60	
Profits,	2,309 27	
Interest,	2,057 36	
Loans on Real Estate,		$25,449 00
on Personal Security,		90,826 75
Dividend Account,		808 90
Cash on hand,		1,579 58
	$118,664 23	$118,664 23

Number of Depositors.	530
Rate of ordinary dividends for the last year,	6½ per cent.

No extra dividends.

Average annual expenses,	$395 91

INSTITUTION FOR SAVINGS IN NEWTON.

[April 21.]

GEORGE HYDE, *President.* *Treasurer*, E. J. COLLINS.

Deposits,	$146,750 36	
Profits,	4,151 61	
Public Funds,		$9,500 00
Bank Stock,		7,205 00
Loans on Public Funds,		4,200 00
on Real Estate,		100,695 00
on Personal Security,		18,100 00
to Counties, Cities and Towns,		3,125 00
Expense Account,		500 52
Cash on hand,		7,576 45
	$150,901 97	$150,901 97

Number of Depositors,	950
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,000 00
Average annual expenses,	400 00

INSTITUTION FOR SAVINGS IN NEWBURYPORT.

[November 2.]

EDWARD S. MORLEY, *President.* *Treasurer*, RICHARD STONE.

Deposits,	$3,153,619 74	
Interest,	3,296 81	
Public Funds,		$964,918 75
Bank Stock,		931,946 20
Railroad Bonds,		105,590 00
Real Estate,		14,141 74
Loans on Public Funds,		18,050 00
on Bank Stock,		3,000 00
on Real Estate,		405,295 12
on Personal Security,		172,259 00
to Counties, Cities and Towns,		441,651 25
Annuity in Trust,		10,139 75
Fifty Associates' Stock,		25,000 00
Expense Account,		2,812 25
Cash on hand,		62,112 49
	$3,156,916 55	$3,156,916 55

Number of Depositors,	8,445
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$77,250 00
Average annual expenses,	5,500 00

INSTITUTION FOR SAVINGS IN ROXBURY—BOSTON.

[March 2.]

A. D. Hodges, *President.* *Treasurer*, Edward Richards.

Deposits,	$1,399,972 02	
Profits,	122,662 86	
Public Funds,		$292,363 65
Bank Stock,		177,496 97
Loans on Public Funds,		139,750 00
on Bank Stock,		20,650 00
on Real Estate,		425,732 87
on Personal Security,		383,780 00
to Counties, Cities and Towns,		51,900 00
Cash on hand,		30,961 39
	$1,522,634 88	$1,522,634 88

Number of Depositors,	4,327
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,272 50
Average annual expenses,	4,000 00

LANCASTER SAVINGS BANK—LANCASTER.

[April 19.]

Henry Wilder, *President.* *Treasurer*, C. T. Symmes.

Deposits,	$567,838 50	
Profits,	22,636 58	
Public Funds,		$265,000 00
Bank Stock,		61,300 00
Railroad Bonds,		10,000 00
Loans on Public Funds,		1,600 00
on Bank Stock,		2,000 00
on Real Estate,		170,418 61
on Personal Security,		68,050 00
to Counties, Cities and Towns,		2,500 00
Expense Account,		186 43
Cash on hand,		9,420 04
	$590,475 08	$590,475 08

Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$15,000 00
Average annual expenses,	2,000 00

LAWRENCE SAVINGS BANK—LAWRENCE.

[November 15.]

MILTON BONNEY, *President.* *Treasurer*, W. R. SPAULDING.

Deposits,	$190,180 56	
Interest,	4,137 16	
Public Funds,		$10,038 47
Bank Stock,		24,128 51
Loans on Real Estate,		141,049 25
on Personal Security,		15,025 00
Expense Account,		1,746 89
Cash on hand,		2,329 60
	$194,317 72	$194,317 72

Number of Depositors,	1,122
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$3,375 00
Average annual expenses,	800 00

LEE SAVINGS BANK—LEE.

[June 30.]

H. GARFIELD, *President.* *Treasurer*, J. L. KILBORN.

Deposits,	$292,743 90	
Bills Payable,	2,175 74	
Public Funds,		$112,000 00
Bank Stock,		10,880 00
Loans on Public Funds,		100 00
on Bank Stock,		1,060 00
on Real Estate,		126,828 30
on Personal Security,		14,350 00
to Counties, Cities and Towns,		29,500 00
Expense Account,		65 50
Profit and Loss Account,		135 84
	$294,919 64	$294,919 64

Number of Depositors,	1,141
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,400 00
Average annual expenses,	950 00

LEICESTER SAVINGS BANK—LEICESTER.

[May 5.]

CHENEY HATCH, *President.* *Treasurer*, D. E. MERRIAM.

Deposits,	$50,114 31	
Profits,	50 00	
Interest,	772 85	
Bank Stock,		$15,408 50
Loans on Public Funds,		3,540 00
on Real Estate,		22,320 57
on Personal Security,		6,500 00
Expense Account,		10 00
Cash on hand,		3,158 09
	$50,937 16	$50,937 16

Number of Depositors,	189
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,635 00

LEOMINSTER SAVINGS BANK—LEOMINSTER.

[April 28.]

LEONARD BURRAGE, *President.* *Treasurer*, J. C. ALLEN.

Deposits,	$169,312 66	
Interest,	808 11	
Public Funds,		$15,189 97
Bank Stock,		14,349 00
Loans on Public Funds,		14,050 00
on Bank Stock,		5,000 00
on Real Estate,		79,000 00
on Personal Security,		33,419 23
to Counties, Cities and Towns,		4,000 00
Fixtures,		635 15
Cash on hand,		4,477 42
	$170,120 77	$170,120 77

Number of Depositors,	831
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$7,724 00
Average annual expenses,	600 00

LOWELL FIVE CENTS SAVINGS BANK—LOWELL.

[March 21.]

HORATIO WOOD, *President.* *Treasurer*, A. S. TYLER.

Deposits,	$1,841,075 26	
Suspense Account,	600 00	
Public Funds,		$376,500 00
Bank Stock,		223,020 00
Railroad Bonds,		2,000 00
Loans on Public Funds,		10,700 00
on Bank Stock,		6,600 00
on Real Estate,		915,250 00
on Personal Security,		28,300 00
to Counties, Cities and Towns,		195,000 00
to Banks, on interest,		65,000 00
Expense Account,		2,063 98
Profit and Loss Account,		2,395 85
Cash on hand,		14,845 43
	$1,841,675 26	$1,841,675 26

Number of Depositors,	8,107
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$22,500 00
Average annual expenses,	4,257 65

LOWELL INSTITUTION FOR SAVINGS—LOWELL.

[March 17.]

THEODORE EDSON, *President.* *Treasurer*, GEORGE J. CARNEY.

Deposits,	$1,439,885 09	
Profits,	165,642 00	
Public Funds,		$711,000 00
Bank Stock,		6,300 00
Real Estate,		20,334 06
Loans on Public Funds,		50,050 00
on Bank Stock,		40,200 00
on Real Estate,		105,300 00
to Counties, Cities and Towns,		444,975 00
to Banks, on interest,		227,000 00
Cash on hand,		368 03
	$1,605,527 09	$1,605,527 09

Number of Depositors,	5,243
Rate of ordinary dividends for the last year,	4 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,300 00
Average annual expenses,	3,800 00

LYNN FIVE CENTS SAVINGS BANK—LYNN.

[October 27.]

THOMAS B. NEWHALL, *President.* *Treasurer*, B. V. FRENCH.

Deposits,	$836,975 76	
Profit and Loss,	11,023 87	
Public Funds,		$140,043 75
Bank Stock,		168,067 82
Railroad Bonds,		19,450 00
Real Estate,		44,529 24
Loans on Bank Stock,		7,750 00
on Real Estate,		404,936 62
on Personal Security,		9,301 96
to Counties, Cities and Towns,		44,000 00
to Banks, on interest,		9,337 16
Expense Account,		583 08
	$847,999 63	$847,999 63

Number of Depositors,	5,689
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$39,764 62
Average annual expenses,	3,000 00

LYNN INSTITUTION FOR SAVINGS—LYNN.

[October 27.]

JOSEPH N. SANDERSON, *President.* *Treasurer*, E. LOVEJOY.

Deposits,	$955,374 37	
Profits,	31,900 32	
Public Funds,		$115,000 00
Bank Stock,		69,900 00
Real Estate,		34,388 20
Loans on Public Funds,		18,500 00
on Bank Stock,		21,650 00
on Real Estate,		526,998 00
on Personal Security,		53,240 00
to Counties, Cities and Towns,		114,500 00
to Banks, on interest,		20,800 00
Expense Account,		235 81
Cash on hand,		12,062 68
	$987,274 69	$987,274 69

Number of Depositors,	3,578
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,200 00

MALDEN SAVINGS BANK—MALDEN.

[October 28.]

HENRY BARRETT, *President.* *Treasurer*, CHARLES MERRILL.

Deposits,	$129,399 01	
Interest,	943 23	
Public Funds,		$30,000 00
Bank Stock,		2,500 00
Loans on Real Estate,		80,500 00
to Counties, Cities and Towns,		13,000 00
Expense Account,		200 00
Cash on hand,		4,142 24
	$130,342 24	$130,342 24

Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$2,500 00
Average annual expenses,	600 00

MARLBOROUGH SAVINGS BANK—MARLBOROUGH.

[April 12.]

MARK FAY, *President.* *Treasurer*, E. C. WHITNEY.

Deposits,	$430,272 18	
Interest,	184 73	
Bank Stock,		$100,000 00
Loans on Real Estate,		284,150 00
on Personal Security,		6,400 00
to Counties, Cities and Towns,		19,000 00
Expense Account,		674 23
Cash on hand,		20,232 68
	$430,456 91	$430,456 91

Number of Depositors,	1,501
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$100,000 00
Average annual expenses,	1,200 00

MECHANICS' SAVINGS BANK—LOWELL.

[March 21.]

WILLIAM A. BURKE, *President.* *Treasurer*, J. F. ROGERS.

Deposits,	$1,262,385 11	
Profits,	62,498 42	
Public Funds,		$311,500 00
Bank Stock,		113,750 00
Railroad Bonds,		25,000 00
Loans on Real Estate,		698,856 25
on Personal Security,		116,700 00
to Counties, Cities and Towns,		39,000 00
Expense Account,		6,263 84
Cash on hand,		13,813 44
	$1,324,883 53	$1,324,883 53

Number of Depositors,	3,180
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	2,479 49

MEDFORD SAVINGS BANK—MEDFORD.

[November 5.]

EDWARD BROOKS, *President.* *Treasurer*, HERBERT MAGOUN.

Deposits,	$57,182 38	
Interest,	937 52	
Public Funds,		$13,516 75
Bank Stock,		3,616 00
Loans on Real Estate,		35,475 00
on Personal Security,		900 00
Furniture and Fixtures,		694 03
Expense Account,		240 00
Cash on hand,		3,678 12
	$58,119 90	$58,119 90

Number of Depositors,	561
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	$523 34

MERCANTILE INSTITUTION FOR SAVINGS—BOSTON.

[October 14.]

RICHARD HOLMES, *President.* *Treasurer*, ANSON J. STONE.

Deposits,	$1,374,904 35	
Capital Stock,	205,571 18	
Profits,	9,402 21	
Interest,	29,495 17	
Suspense Account,	557 20	
Due for Real Estate purchased,	66,301 80	
Public Funds,		$40,000 00
Bank Stock,		2,300 00
Railroad Bonds,		6,000 00
Real Estate,		116,076 72
Loans on Public Funds,		22,500 00
on Real Estate,		1,181,785 50
on Personal Security,		120,366 03
to Counties, Cities and Towns,		176,600 00
to Banks, on interest,		17,796 77
Expense Account,		1,573 55
Cash on hand,		1,233 34
	$1,686,231 91	$1,686,231 91

Number of Depositors,	4,576
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,300 00
Average annual expenses,	12,278 45

MIDDLESEX INSTITUTION FOR SAVINGS—CONCORD.

[April 26.]

GEORGE M. BROOKS, *President.* *Treasurer*, GEORGE HEYWOOD.

Deposits,	$749,142 50	
Profits,	96,861 06	
Interest,	26,900 90	
Public Funds,		$156,000 00
Bank Stock,		255,000 00
Loans on Real Estate,		318,346 67
on Personal Security,		48,381 56
to Counties, Cities and Towns,		62,078 00
Expense Account,		790 17
Dividend Account,		14,362 31
Cash on hand,		17,945 75
	$872,904 46	$872,904 46

Number of Depositors,	2,895
Rate of ordinary dividends for the last year,	4 per cent.
Last dividends of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	2,350 00

MILFORD SAVINGS BANK—MILFORD.

[April 1.]

ORISON UNDERWOOD, *President.* *Treasurer*, A. G. UNDERWOOD.

Deposits,	$326,293 51	
Profits,	5,593 47	
Interest,	8,369 12	
Public Funds,		$46,100 00
Bank Stock,		20,400 00
Loans on Public Funds,		8,050 00
on Bank Stock,		25,403 24
on Real Estate,		92,866 00
on Personal Security,		51,722 00
to Counties, Cities and Towns,		72,000 00
Cash on hand,		23,714 86
	$340,256 10	$340,256 10

Number of Depositors,	1,742
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,050 00

MILLBURY SAVINGS BANK—MILLBURY.

[April 14.]

THOS. J. HARRINGTON, *President.* *Treasurer*, DAVID ATWOOD.

Deposits,	$189,718 60	
Profits,	1,936 22	
Public Funds,		$62,100 00
Bank Stock,		18,800 00
Loans on Bank Stock,		500 00
on Real Estate,		74,075 00
to Counties, Cities and Towns,		31,500 00
Expense Account,		95 14
Cash on hand,		4,584 68
	$191,654 82	$191,654 82

Number of Depositors,	674
Rate of ordinary dividends for the last year,	5½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$5,500 00
Average annual expenses,	750 00

NANTUCKET INSTITUTION FOR SAVINGS—NANTUCKET.

[July 23.]

GEORGE COBB, *President.* *Treasurer*, MATTHEW BARNEY.

Deposits,	$439,366 89	
Interest,	3,250 36	
Public Funds,		$64,623 00
Bank Stock,		118,256 00
Real Estate,		8,575 00
Loans on Public Funds,		5,783 00
on Real Estate,		209,419 50
on Personal Security,		26,713 58
to Banks, on interest,		3,993 47
Expense Account,		602 07
Cash on hand,		4,651 63
	$442,617 25	$442,617 25

Number of Depositors,	1,365
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$20,000 00
Average annual expenses,	1,430 00

NATICK FIVE CENTS SAVINGS BANK—NATICK.

[November 4.]

JOHN KIMBALL, *President.* *Treasurer*, NATHANIEL CLARK.

Deposits,	$211,024 73	
Interest,	344 95	
Public Funds,		$7,500 00
Bank Stock,		518 75
Loans on Real Estate,		151,459 25
on Personal Security,		22,500 00
to Counties, Cities and Towns,		27,500 00
Cash on hand,		1,891 68
	$211,369 68	$211,369 68

Number of Depositors,	1,075
Rate of ordinary dividends for the last year,	6 per cent.
Average annual expenses,	$500 00

NEW BEDFORD FIVE CENTS SAVINGS BANK—NEW BEDFORD.

[August 12.]

GEORGE HOWLAND, *President.* *Treasurer*, B. RICKETSON, Jr.

Deposits,	$1,900,377 14	
Profit and Loss,	27,855 06	
Interest,	38,694 16	
Discount Account,	26,289 41	
Premium Account,	26,277 85	
Public Funds,		$1,102,300 00
Bank Stock,		54,000 00
Railroad Bonds,		77,500 00
Fixtures,		10,414 76
Loans on Public Funds,		51,520 00
on Real Estate,		340,715 36
on Personal Security,		372,992 41
to Counties, Cities and Towns,		2,610 00
Expense Account,		1,857 76
Cash on hand,		5,583 33
	$2,019,493 62	$2,019,493 62

Number of Depositors,	8,835
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$16,000 00
Average annual expenses,	5,000 00

NEW BEDFORD INSTITUTION FOR SAVINGS—NEW BEDFORD.

[August 11.]

P. TILLINGHAST, *President.* *Treasurer*, CHARLES H. PEIRCE.

Deposits,	$5,606,067 46	
Surplus Fund,	125,000 00	
Interest,	109,803 72	
Public Funds,		$3,132,670 00
Bank Stock,		1,198,250 00
Railroad Bonds,		46,360 00
Real Estate,		5,553 00
Loans on Public Funds,		28,009 95
on Bank Stock,		10,990 00
on Real Estate,		2,633 67
on Personal Estate,		1,124,347 32
on Railroad Stock,		12,750 00
to Counties, Cities and Towns,		119,715 50
to Banks, on interest,		92,407 99
Expense Account,		2,639 35
Cash on hand,		64,544 40
	$5,840,871 18	$5,840,871 18

Number of Depositors,	13,779
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$166,600 00
Average annual expenses,	9,747 72

NEWBURYPORT FIVE CENTS SAVINGS BANK—NEWBURYPORT.

[November 2.]

DAVID WOOD, *President.* *Treasurer*, J. A. MAYNARD.

Deposits,	$610,047 79	
Interest,	4,150 75	
Public Funds,		$144,875 00
Bank Stock,		86,700 00
Railroad Bonds,		16,437 00
Loans on Public Funds,		7,100 00
on Bank Stock,		6,600 00
on Real Estate,		238,545 00
on Personal Security,		47,700 00
on Railroad Stock,		2,000 00
to Counties, Cities and Towns,		57,755 00
to Banks, on interest,		5,444 12
Expense Account,		100 00
Cash on hand,		942 42
	$614,198 54	$614,198 54

Number of Depositors,	3,214
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,000 00
Average annual expenses,	1,500 00

NORTHAMPTON INSTITUTION FOR SAVINGS—NORTHAMPTON.

[June 16.]

WILLIAM ALLEN, *President.* *Treasurer*, L. MALTBY.

Deposits,	$1,245,371 58	
Profits,	28,990 58	
Public Funds,		$429,000 00
Bank Stock,		37,300 00
Loans on Public Funds,		95,795 00
on Bank Stock,		36,150 00
on Real Estate,		402,018 40
on Personal Security,		179,720 00
to Counties, Cities and Towns,		33,500 00
Cash on hand,		60,878 76
	$1,274,362 16	$1,274,362 16

Number of Depositors,	4,159
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$5,300 00
Average annual expenses,	3,300 00

NORTH ADAMS SAVINGS BANK—NORTH ADAMS.

[July 1.]

R. H. WELLS, *President.* *Treasurer*, E. D. WHITTAKER.

Deposits,	$405,900 12	
Interest,	9,191 67	
Public Funds,		$21,450 00
Bank Stock,		9,000 00
Real Estate,		8,000 00
Loans on Public Funds,		4,400 00
on Bank Stock,		1,868 00
on Real Estate,		117,997 50
on Personal Security,		173,125 00
to Counties, Cities and Towns,		75,258 66
Cash on hand,		3,992 63
	$415,091 79	$415,091 79

Number of Depositors,	1,625
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$7,500 00
Average annual expenses,	2,000 00

NORTH BRIDGEWATER SAVINGS BANK—NORTH BRIDGEWATER.

[October 20.]

HENRY W. ROBINSON, *President.* *Treasurer*, E. SOUTHWORTH, Jr.

Deposits,	$317,736 86	
Profits,	341 43	
Interest,	2,117 41	
Public Funds,		$1,820 00
Bank Stock,		45,595 37
Loans on Real Estate,		163,920 51
on Personal Security,		94,363 17
Cash on hand,		14,496 65
	$320,195 70	$320,195 70

Number of Depositors,	1,440
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$11,300 00
Average annual expenses,	1,000 00

NORTH BROOKFIELD SAVINGS BANK—NORTH BROOKFIELD.

[June 27.]

CHARLES ADAMS, Jr., *President.* *Treasurer*, BONUM NYE.

Deposits,	$161,497 33	
Interest,	2,760 41	
Public Funds,		$86,425 00
Bank Stock,		1,500 00
Loans on Real Estate,		62,350 00
on Personal Security,		4,900 00
to Counties, Cities and Towns,		7,445 00
Furniture and Fixtures,		118 00
Expense Account,		3 85
Cash on hand,		1,515 89
	$164,257 74	$164,257 74

Number of Depositors,	867
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$1,000 00
Average annual expenses,	500 00

NORTH EASTON SAVINGS BANK—NORTH EASTON.

[July 14.]

F. L. AMES, *President.* *Treasurer*, P. A. GIFFORD.

Deposits,	$155,436 95	
Interest,	3,378 05	
Public Funds,		$32,431 29
Bank Stock,		25,406 75
Railroad Bonds,		14,800 00
Loans on Bank Stock,		8,650 00
on Real Estate,		27,779 25
on Personal Security,		13,040 00
to Counties, Cities and Towns,		34,005 00
Cash on hand,		2,702 71
	$158,815 00	$158,815 00

Number of Depositors,	650
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,100 00
Average annual expenses,	250 00

PEOPLE'S SAVINGS BANK—WORCESTER.

[May 12.]

JOHN C. MASON, *President.* *Treasurer*, C. M. BENT.

Deposits,	$1,977,910 91	
Interest,	31,269 93	
Suspense Account,	12,762 39	
Rent Account,	813 98	
Public Funds,		$501,700 00
Bank Stock,		173,800 00
Railroad Bonds,		40,000 00
Real Estate,		65,000 00
Furniture and Safe,		2,612 34
Loans on Public Funds,		27,750 00
on Bank Stock,		11,350 00
on Real Estate,		920,240 00
on Personal Security,		146,100 00
on Railroad Stock,		2,700 00
to Counties, Cities and Towns,		18,000 00
to Banks, on interest,		38,243 68
Premium Account,		34,366 57
Expense and Tax Account,		8,108 90
Profit and Loss,		28,067 48
Cash on hand,		4,718 24
	$2,022,757 21	$2,022,757 21

Number of Depositors,	6,211
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$17,200 00
Average annual expenses,	4,063 70

PLYMOUTH FIVE CENTS SAVINGS BANK—PLYMOUTH.

[August 5.]

LEANDER LOVELL, *President.* *Treasurer*, DANIEL J. ROBBINS.

Deposits,	$303,857 04	
Interest,	877 06	
Public Funds,		$144,450 00
Bank Stock,		16,800 00
Railroad Bonds,		30,000 00
Real Estate,		2,850 00
Loans on Public Funds,		3,800 00
on Bank Stock,		737 00
on Real Estate,		63,695 00
on Personal Security,		20,754 00
on Railroad Stock,		570 00
to Counties, Cities and Towns,		12,000 00
Expense Account,		599 05
Cash on hand,		8,479 05
	$304,734 10	$304,734 10

Number of Depositors,	1,837
Rate of ordinary dividends for the last year,	6¼ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$2,500 00
Average annual expenses,	1,200 00

PLYMOUTH SAVINGS BANK—PLYMOUTH.

[August 5.]

NATHANIEL RUSSELL, *President.* *Treasurer*, ALLEN DANFORTH.

Deposits,	$1,565,479 22	
Interest,	40,576 91	
Suspense Account,	95 71	
Public Funds,		$551,296 25
Bank Stock,		404,315 00
Railroad Bonds,		51,600 00
Real Estate,		10,741 89
Loans on Public Funds,		13,350 00
on Bank Stock,		4,700 00
on Real Estate,		320,724 00
on Personal Security,		160,253 33
on Railroad Stock,		23,990 00
to Counties, Cities and Towns,		49,952 95
Expense Account,		432 75
Cash on hand,		14,795 67
	$1,606,151 84	$1,606,151 84

Number of Depositors,	5,989
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$27,000 00
Average annual expenses,	4,500 00

PROVIDENT INSTITUTION FOR SAVINGS—BOSTON.

[March 4.]

JOHN AMORY LOWELL, *President.* *Treasurer*, PETER WAINWRIGHT.

Deposits,	$10,908,117 55	
Profits,	104,843 95	
Interest,	69,508 69	
Suspense Account,	5,888 74	
Public Funds,		$1,197,625 09
Bank Stock,		1,193,100 00
Railroad Bonds,		609,250 00
Real Estate,		50,000 00
Loans on Public Funds,		128,000 00
on Bank Stock,		30,700 00
on Real Estate,		2,551,450 00
on Personal Security,		4,181,000 00
on Railroad Stock,		2,800 00
to Counties, Cities and Towns,		822,200 00
Expense Account,		6,020 19
Cash on hand,		316,213 65
	$11,088,358 93	$11,088,358 93

Number of Depositors,	32,736
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$188,100 00
Average annual expenses,	35,421 01

PROVIDENT INSTITUTION FOR SAVINGS—SALISBURY.

[November 3.]

WILLIAM C. BINNEY, *President.* *Treasurer*, THOMAS J. CLARK.

Deposits,	$933,027 29	
Profits,	29,748 90	
Interest,	5,234 77	
Public Funds,		$269,000 00
Bank Stock,		128,825 00
Railroad Bonds,		45,000 00
Real Estate,		2,500 00
Loans on Public Funds,		2,500 00
on Real Estate,		123,750 00
on Personal Security,		153,300 00
to Counties, Cities and Towns,		227,500 00
to Banks, on interest,		14,500 00
Expense Account,		724 25
Cash on hand,		411 71
	$968,010 96	$968,010 96

Number of Depositors,	4,080
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are mnde once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,454 00

QUINCY SAVINGS BANK—QUINCY.

[July 13.]

DANIEL BAXTER, *President.* *Treasurer*, HORACE B. SPEAR.

Deposits,	$613,492 29	
Interest,	2,315 28	
Public Funds,		$163,000 00
Bank Stock,		54,234 86
Railroad Bonds,		20,000 00
Loans on Public Funds,		10,000 00
on Bank Stock,		15,500 00
on Real Estate,		214,900 00
on Personal Security,		3,531 88
to Counties, Cities and Towns,		101,000 00
Expense Account,		509 25
Cash on hand,		33,131 58
	$615,807 57	$615,807 57

Number of Depositors,	2,025
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,000 00

RANDOLPH SAVINGS BANK—RANDOLPH.

[September 8.]

ATHERTON WALES, *President.* *Treasurer*, SETH TURNER.

Deposits,	$301,425 76	
Profits,	14,213 28	
Public Funds,		$70,000 00
Bank Stock,		47,900 00
Railroad Bonds,		84,000 00
Loans on Real Estate,		33,250 00
on Personal Security,		7,600 00
to Counties, Cities and Towns,		66,000 00
Expense Account,		1,350 46
Cash on hand,		5,538 58
	$315,639 04	$315,639 04

Number of Depositors,	1,200
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1866.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$4,700 00
Average annual expenses,	450 00

READING SAVINGS BANK—READING.

[November 16.]

EPHRAIM HUNT, *President.* *Treasurer*, NATHAN P. PRATT.

Deposits,	$67,946 27	
Interest,	1,050 69	
Bank Stock,		$4,000 00
Loans on Real Estate,		51,300 00
on Personal Security,		1,900 00
to Counties, Cities and Towns,		6,900 00
Expense Account,		518 64
Cash on hand,		4,378 32
	$68,996 96	$68,996 96

Number of Depositors,	334
Rate of ordinary dividends for the last year,	5½ per cent.
No extra dividends.	
Average annual expenses,	$500 00

ROCKPORT SAVINGS BANK—ROCKPORT.

[November 1.]

HENRY DENNIS, *President.* *Treasurer*, NEWELL GILES.

Deposits,	$187,064 86	
Interest,	2,122 23	
Dividend Account,	4,888 08	
Public Funds,		$7,000 00
Bank Stock,		43,937 75
Loans on Real Estate,		95,150 97
on Personal Security,		32,780 71
to Counties, Cities and Towns,		11,000 00
Cash on hand,		4,205 74
	$194,075 17	$194,075 17

Number of Depositors,	895
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,793 50
Average annual expenses,	600 00

SALEM FIVE CENTS SAVINGS BANK—SALEM.

[October 26.]

HENRY S. WILLIAMS, *President.* *Treasurer*, CHARLES H. HENDERSON.

Deposits,	$1,110,720 70	
Interest,	15,664 59	
Public Funds,		$292,134 88
Bank Stock,		62,955 24
Railroad Bonds,		32,440 00
Loans on Public Funds,		38,800 00
on Bank Stock,		3,100 00
on Real Estate,		368,716 86
on Personal Security,		183,800 00
on Railroad Stock,		5,000 00
to Counties, Cities and Towns,		133,962 50
to Banks, on interest,		5,000 00
Cash on hand,		475 81
	$1,126,385 29	$1,126,385 29

Number of Depositors,	5,001
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$9,105 50
Average annual expenses,	3,800 00

SALEM SAVINGS BANK—SALEM.

[November 17.]

JOSEPH S. CABOT, *President.* *Treasurer*, CHARLES E. SYMONDS.

Deposits,	$4,417,846 19	
Profits,	59,523 03	
Public Funds,		$1,814,400 00
Bank Stock,		292,690 00
Railroad Bonds,		25,000 00
Loans on Bank Stock,		20,000 00
on Real Estate,		703,260 00
on Personal Security,		713,000 00
on Railroad Stock,		9,000 00
to Counties, Cities and Towns,		813,300 00
to Banks, on interest,		86,000 00
Cash on hand,		719 22
	$4,477,369 22	$4,477,369 22

Number of Depositors,	14,304
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$60,000 00
Average annual expenses,	8,500 00

SANDWICH SAVINGS BANK—SANDWICH.

[July 25.]

W. E. BOYDEN, *President.* *Treasurer*, CHARLES B. HALL.

Deposits,	$51,033 98	
Interest,	686 05	
Public Funds,		$8,500 00
Loans on Real Estate,		20,897 00
on Personal Security,		19,265 00
Cash on hand,		3,058 03
	$51,720 03	$51,720 03

Number of Depositors,	469
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	

SCITUATE SAVINGS BANK—SCITUATE.

[September 20.]

JOHN BEAL, *President.* *Treasurer*, C. W. PROUTY.

Deposits,	$85,734 87	
Profits,	6,334 18	
Public Funds,		$5,100 00
Bank Stock,		16,300 00
Loans on Real Estate,		58,655 00
on Personal Security,		2,184 73
to Counties, Cities and Towns,		9,470 00
Cash on hand,		359 32
	$92,069 05	$92,069 05

Number of Depositors,	281
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$7,000 00
Average annual expenses,	200 00

SEAMEN'S SAVINGS BANK—PROVINCETOWN.

[July 20.]

DAVID FAIRBANKS, *President.* *Treasurer*, JOHN YOUNG, Jr.

Deposits,	$400,428 18	
Dividend Account,	7,388 26	
Interest,	4,852 52	
Suspense Account,	1,372 50	
Public Funds,		$174,500 00
Bank Stock,		49,900 00
Real Estate,		2,740 28
Loans on Public Funds,		6,750 00
on Bank Stock,		3,100 00
on Real Estate,		27,564 00
on Personal Security,		97,614 43
on Railroad Stock,		500 00
to Counties, Cities and Towns,		17,275 00
Cash on hand,		34,097 75
	$414,041 46	$414,041 46

Number of Depositors,	1,401
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$10,100 00
Average annual expenses,	1,600 00

SHELBURNE FALLS FIVE CENTS SAVINGS BANK—SHELBURNE.

[June 14.]

F. A. Ball, *President.* *Treasurer*, A. K. Hawks.

Deposits,	$410,180 36	
Interest,	11,803 48	
Public Funds,		$70,600 00
Bank Stock,		22,900 00
Real Estate,		1,284 28
Loans on Real Estate,		191,262 90
on Personal Security,		132,075 97
to Banks, on interest,		2,766 80
Cash on hand,		1,093 89
	$421,983 84	$421,983 84

Number of Depositors,	2,000
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$17,200 00
Average annual expenses,	1,300 00

SOUTHBRIDGE SAVINGS BANK—SOUTHBRIDGE.

[September 27.]

Samuel Hartwell, *President.* *Treasurer*, S. M. Lane.

Deposits,	$530,770 04	
Profit and Loss,	9,681 63	
Interest,	4,800 47	
Public Funds,		$209,000 00
Bank Stock,		36,000 00
Loans on Public Funds,		29,600 00
on Bank Stock,		7,410 00
on Real Estate,		189,450 00
on Personal Security,		56,677 00
to Counties, Cities and Towns,		17,000 00
Expense Account,		305 83
Cash on hand,		809 31
	$545,252 14	$545,252 14

Number of Depositors,	1,927
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$11,500 00
Average annual expenses,	1,098 00

SOUTH ADAMS SAVINGS BANK—SOUTH ADAMS.

[July 1.]

H. J. Bliss, *President.* *Treasurer*, H. H. Wellington.

Deposits,	$68,564 24	
Interest,	2,012 38	
Suspense Account,	7 04	
Bank Stock,		$4,300 00
Loans on Bank Stock,		10,000 00
on Real Estate,		21,150 00
on Personal Security,		18,650 00
to Counties, Cities and Towns,		1,656 95
to Banks, on interest,		13,272 03
Premium Account,		780 00
Expense Account,		331 68
Cash on hand,		443 00
	$70,583 66	$70,583 66

Number of Depositors,	273
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$4,300 00
Average annual expenses,	500 00

SOUTH BOSTON SAVINGS BANK—BOSTON.

[February 11.]

F. W. Nickerson, *President.* *Treasurer*, D. McB. Thaxter.

Deposits,	$376,375 25	
Interest,	1,783 70	
Suspense Account,	55 00	
Public Funds,		$64,800 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		235,552 00
on Personal Security,		28,000 00
to Counties, Cities and Towns,		15,787 42
Dividend Account,		4,298 37
Premium Account,		5,892 50
Expense Account,		128 20
Furniture and Fixtures,		1,632 95
Cash on hand,		12,122 51
	$378,213 95	$378,213 95

Number of Depositors,	2,400
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Average annual expenses,	$1,850 00

SOUTH SCITUATE SAVINGS BANK—SOUTH SCITUATE.

[September 20.]

MOSES F. ROGERS, *President.* *Treasurer*, E. T. FOGG.

Deposits,	$283,039 75	
Interest,	438 80	
Public Funds,		$10,850 00
Bank Stock,		46,700 00
Loans on Real Estate,		185,904 02
on Personal Security,		25,136 06
to Counties, Cities and Towns,		12,532 00
Cash on hand,		2,356 47
	$283,478 55	$283,478 55

Number of Depositors,	939
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1870.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$6,500 00
Average annual expenses,	600 00

SOUTH WEYMOUTH SAVINGS BANK—SOUTH WEYMOUTH.

[September 13.]

ALBERT TIRRELL, *President.* *Treasurer*, B. F. WHITE.

Deposits,	$120,059 80	
Profit and Loss,	905 44	
Interest,	862 02	
Bank Stock,		$68,074 37
Loans on Real Estate,		41,088 66
on Personal Security,		10,500 00
Expense Account,		710 39
Cash on hand,		1,453 84
	$121,827 26	$121,827 26

Number of Depositors,	411
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	400 00

SPRINGFIELD FIVE CENTS SAVINGS BANK—SPRINGFIELD.

[June 23.]

JOSEPH C. PYNCHON, *President.* *Treasurer*, DANIEL J. MARSH.

Deposits,	$878,211 10	
Profits,	15,803 30	
Public Funds,		$236,100 00
Bank Stock,		41,100 00
Loans on Public Funds,		24,400 00
on Bank Stock,		9,900 00
on Real Estate,		507,650 00
to Counties, Cities and Towns,		3,000 00
Cash on hand,		71,864 40
	$894,014 40	$894,014 40

Number of Depositors,	4,462
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$7,500 00
Average annual expenses,	2,417 50

SPRINGFIELD INSTITUTION FOR SAVINGS—SPRINGFIELD.

[June 22.]

JOSIAH HOOKER, *President.* *Treasurer*, HENRY S. LEE.

Deposits,	$3,931,595 35	
Profits,	51,225 73	
Public Funds,		$1,291,747 50
Bank Stock,		309,700 00
Real Estate,		100,186 83
Loans on Public Funds,		143,050 00
on Bank Stock,		94,350 00
on Real Estate,		1,757,330 00
on Personal Security,		18,350 00
on Railroad Stock,		18,500 00
to Counties, Cities and Towns,		182,500 00
to Banks, on interest,		22,378 88
Cash on hand,		44,727 87
	$3,982,821 08	$3,982,821 08

Number of Depositors,	11,049
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$22,500 00
Average annual expenses,	6,795 10

STONEHAM FIVE CENTS SAVINGS BANK—STONEHAM.

[October 29.]

BENJAMIN F. RICHARDSON, *President.* *Treasurer*, IRA GERRY.

Deposits,	$157,910 35	
Profits,	12,650 85	
Public Funds,		$20,700 00
Loans on Real Estate,		99,326 25
on Personal Security,		20,390 69
to Counties, Cities and Towns,		25,000 00
Cash on hand,		5,144 26
	$170,561 20	$170,561 20

Number of Depositors,	873
Rate of ordinary dividends for the last year,	5 per cent.
Last dividends of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Average annual expenses,	$500 00

SUFFOLK SAVINGS BANK—BOSTON.

[February 23.]

THOMAS LAMB, *President.* *Treasurer*, CHARLES HENRY PARKER.

Deposits,	$5,250,224 28	
Profits,	378,248 00	
Public Funds,		$1,310,600 00
Bank Stock,		442,625 00
Railroad Bonds,		235,000 00
Real Estate,		100,000 00
Loans on Bank Stock,		25,000 00
on Real Estate,		1,278,200 00
on Personal Security,		1,824,000 00
on Railroad Stock and Bonds,		250,000 00
to Counties, Cities and Towns,		80,000 00
Expense Account,		8,160 84
Dividend Account,		31,283 69
Cash on hand,		43,602 75
	$5,628,472 28	$5,628,472 28

Number of Depositors,	15,276
Rate of ordinary dividends for the last year,	5 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$62,400 00
Average annual expenses,	20,172 05

TAUNTON SAVINGS BANK—TAUNTON.

[September 8.]

WILLIAM LOVERING, *President.* *Treasurer*, HENRY R. WOOD.

Deposits,	$363,124 67	
Interest and Discount,	9,118 35	
Public Funds,		$27,150 00
Bank Stock,		20,743 50
Loans on Public Funds,		3,030 00
on Bank Stock,		2,000 00
on Real Estate,		135,553 00
on Personal Security,		173,783 81
on Railroad Bonds,		8,000 00
Expense Account,		612 92
Cash on hand,		1,369 79
	$372,243 02	$372,243 02

Number of Depositors,	1,385
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$12,472 50
Average annual expenses,	1,540 00

UNION INSTITUTION FOR SAVINGS—BOSTON.

[February 9.]

JOHN C. CROWLEY, *President.* *Treasurer*, GEORGE F. EMERY.

Deposits,	$1,530,228 64	
Profits,	40,422 22	
Public Funds,		$355,000 00
Real Estate,		162,283 23
Loans on Real Estate,		936,655 94
on Personal Security,		1,900 00
to Banks, on interest,		99,894 06
Expense Account,		9,748 35
Cash on hand,		5,169 28
	$1,570,650 86	$1,570,650 86

Number of Depositors,	4,748
Rate of ordinary dividends for the last year,	6 per cent.
Extra dividends are made once in	Five years.
Average annual expenses,	$5,800 00

UNION SAVINGS BANK—FALL RIVER.

[September 1.]

AUGUSTUS CHACE, *President.* *Treasurer*, D. A. CHAPIN.

Deposits,	$232,785 89	
Interest and Discount,	8,609 57	
Public Funds,		$15,000 00
Bank Stock,		12,960 00
Loans on Real Estate,		82,230 00
on Personal Security,		119,457 25
to Counties, Cities and Towns,		10,000 00
Cash on hand,		1,748 21
	$241,395 46	$241,395 46

Number of Depositors,	557
Rate of ordinary dividends for the last year,	8 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$10,560 00
Average annual expenses,	350 00

WAKEFIELD SAVINGS BANK—WAKEFIELD.

[November 12.]

CYRUS WAKEFIELD, *President.* *Treasurer*, DANIEL ALLEN.

Deposits,	$40,454 95	
Interest,	29 53	
Loans on Real Estate,		$27,800 00
on Personal Security,		12,498 80
Cash on hand,		185 68
	$40,484 48	$40,484 48

Number of Depositors,	392
Rate of ordinary dividends for the last year,	5 per cent.
Extra dividends are made once in	Three years.
Average annual expenses,	$600 00

WALTHAM SAVINGS BANK—WALTHAM.

[December 23.]

HORATIO MOORE, *President.* *Treasurer*, JOHN S. WILLIAMS.

Deposits,	$896,883 80	
Profit and Loss,	1,878 15	
Interest,	1,338 62	
Public Funds,		$30,000 00
Bank Stock,		30,135 00
Loans on Real Estate,		638,533 00
on Personal Security,		62,350 00
to Counties, Cities and Towns,		125,900 00
Cash on hand,		13,182 57
	$900,100 57	$900,100 57

Number of Depositors,	3,288
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$11,935 00
Average annual expenses,	1,000 00

WARE SAVINGS BANK—WARE.

[June 28.]

WILLIAM HYDE, *President.* *Treasurer*, OTIS LANE.

Deposits,	$1,075,691 23	
Profits,	47,594 51	
Interest,	474 66	
Public Funds,		$415,000 00
Bank Stock,		193,300 00
Railroad Bonds,		20,000 00
Loans on Public Funds,		6,800 00
on Bank Stock,		6,400 00
on Real Estate,		186,850 00
on Personal Security,		149,380 00
to Counties, Cities and Towns,		135,500 00
Cash on hand,		10,530 40
	$1,123,760 40	$1,123,760 40

Number of Depositors,	3,178
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1865.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$30,000 00
Average annual expenses,	3,500 00

WAREHAM SAVINGS BANK—WAREHAM.

[July 26.]

J. B. Tobey, *President.* *Treasurer*, T. R. Miles.

Deposits,	$354,764 30	
Interest,	29,760 09	
Bank Stock,		$180,951 84
Railroad Bonds,		12,853 00
Loans on Bank Stock,		19,600 00
on Real Estate,		3,650 00
on Personal Security,		148,594 26
on Railroad Stock,		9,900 00
to Counties, Cities and Towns,		5,000 00
Expense Account,		2,039 64
Cash on hand,		1,935 65
	$384,524 39	$384,524 39

Number of Depositors,	1,228
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$21,353 50
Average annual expenses,	925 65

WARREN FIVE CENTS SAVINGS BANK—PEABODY.

[October 25.]

George Osborne, *President.* *Treasurer*, Francis Baker.

Deposits,	$561,062 83	
Interest,	16,054 08	
Public Funds,		$185,000 00
Bank Stock,		74,784 00
Loans on Real Estate,		254,870 00
on Personal Security,		11,000 00
to Counties, Cities and Towns,		39,750 00
Cash on hand,		11,712 91
	$577,116 91	$577,116 91

Number of Depositors,	2,300
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$16,500 00
Average annual expenses,	700 00

WARREN INSTITUTION FOR SAVINGS—CHARLESTOWN.

[October 18.]

JAMES ADAMS, *President.* *Treasurer*, GEORGE F. TUFTS.

Deposits,	$2,645,543 88	
Profits,	14,616 88	
Interest,	64,008 80	
Rent Account,	2,808 71	
Public Funds,		$400,000 00
Bank Stock,		75,200 00
Real Estate,		50,000 00
Loans on Real Estate,		1,477,454 05
on Personal Security,		267,700 00
to Counties, Cities and Towns,		355,680 00
Interest accrued,		34,419 74
Expense Account,		3,849 39
Cash on hand,		62,675 09
	$2,726,978 27	$2,726,978 27

Number of Depositors,	7,975
Rate of ordinary dividends for the last year,	7 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$19,000 00
Average annual expenses,	6,146 00

WEBSTER FIVE CENTS SAVINGS BANK—WEBSTER.

[September 27.]

HENRY H. STEVENS, *President.* *Treasurer*, EDWIN MAY.

Deposits,	$82,587 19	
Interest,	2,535 54	
Loans on Real Estate,		$62,700 00
on Personal Security,		5,000 00
to Counties, Cities and Towns,		10,000 00
to Banks, on interest,		2,778 51
Expense Account,		3,517 49
Cash on hand,		1,126 73
	$85,122 73	$85,122 73

Number of Depositors,	837
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Average annual expenses,	$600 00

WELLFLEET SAVINGS BANK—WELLFLEET.

[July 21.]

RICHARD R. FREEMAN, *President.* *Treasurer*, SIMEON ATWOOD.

Deposits,	$134,574 93	
Interest,	1,561 19	
Public Funds,		$24,960 43
Bank Stock,		71,357 29
Loans on Real Estate,		4,225 00
on Personal Security,		15,225 83
to Counties, Cities and Towns,		17,175 00
Cash on hand,		3,192 57
	$136,136 12	$136,136 12

Number of Depositors,	600
Rate of ordinary dividends for the last year,	7½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$11,608 25
Average annual expenses,	500 00

WESTBOROUGH SAVINGS BANK—WESTBOROUGH.

[October 5.]

CYRUS FAY, *President.* *Treasurer*, GEORGE O. BRIGHAM.

Deposits,	$44,438 28	
Bank Stock,		$3,600 00
Loans on Bank Stock,		2,500 00
on Real Estate,		27,230 00
on Personal Security,		6,850 00
to Counties, Cities and Towns,		3,000 00
Dividend Account,		524 48
Expense Account,		291 19
Cash on hand,		442 61
	$44,438 28	$44,438 28

Number of Depositors,	243
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$3,600 00
Average annual expenses,	237 00

WEST BOSTON SAVINGS BANK—BOSTON.

[February 18.]

FRANKLIN HAVEN, *President.* *Treasurer*, JAMES H. WILDER.

Deposits,	$736,674 68	
Profits,	649 76	
Interest,	8,101 25	
Public Funds,		$10,225 00
Bank Stock,		59,170 37
Loans on Public Funds,		31,300 00
on Bank Stock,		16,000 00
on Real Estate,		536,064 00
on Personal Security,		3,875 00
on Railroad Stock,		11,000 00
to Banks, on interest,		15,000 00
Expense Account,		2,771 92
Furniture and Fixtures,		1,429 13
Cash on hand,		59,290 27
	$746,125 69	$746,125 69

Number of Depositors,	2,899
Rate of ordinary dividends for the last year,	6 per cent.
Largest amount invested in the stock of any one bank,	$17,907 25
Average annual expenses,	3,535 00

WESTFIELD SAVINGS BANK—WESTFIELD.

[June 29.]

CHARLES A. JESSUP, *President.* *Treasurer*, V. W. CROWSON.

Deposits,	$441,369 96	
Profits,	2,314 91	
Suspense Account,	110 00	
Public Funds,		$160,200 00
Bank Stock,		9,000 00
Loans on Public Funds,		29,700 00
on Bank Stock,		4,200 00
on Real Estate,		131,385 00
on Personal Security,		97,900 00
to Counties, Cities and Towns,		6,000 00
Expense Account,		3,090 06
Cash on hand,		2,319 81
	$443,794 87	$443,794 87

Number of Depositors,	1,771
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1868.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$5,800 00
Average annual expenses,	970 36

WEYMOUTH AND BRAINTREE INSTITUTION FOR SAVINGS—WEYMOUTH.

[September 23.]

JOHN W. LOUD, *President.* *Treasurer*, AMOS S. WHITE.

Deposits,	$562,244 68	
Public Funds,		$126,500 00
Bank Stock,		66,200 00
Railroad Bonds,		10,000 00
Loans on Real Estate,		322,217 00
on Personal Security,		37,266 00
Cash on hand,		61 68
	$562,244 68	$562,244 68

Number of Depositors,	1,870
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$40,000 00
Average annual expenses,	1,050 00

WINCHENDON SAVINGS BANK—WINCHENDON.

[June 9.]

E. MURDOCK, Jr., *President.* *Treasurer*, C. L. BEALS.

Deposits,	$274,345 06	
Public Funds,		$63,500 00
Bank Stock,		20,000 00
Railroad Bonds,		969 90
Loans on Real Estate,		82,147 36
on Personal Security,		80,822 50
to Counties, Cities and Towns,		23,000 00
Expense Account,		429 29
Dividend Account,		2,537 35
Cash on hand,		938 66
	$274,345 06	$274,345 06

Rate of ordinary dividends for the last year,	5½ per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$9,000 00
Average annual expenses,	400 00

WOBURN FIVE CENTS SAVINGS BANK—WOBURN.

[December 20.]

STEPHEN DOW, *President.* *Treasurer*, JAMES N. DOW.

Deposits,	$196,204 36	
Interest,	477 04	
Public Funds,		$70,000 00
Bank Stock,		17,241 00
Loans on Public Funds,		2,500 00
on Bank Stock,		500 00
on Real Estate,		37,690 00
on Personal Security,		63,600 00
to Counties, Cities and Towns,		2,000 00
Cash on hand,		3,150 40
	$196,681 40	$196,681 40

Number of Depositors,	1,647
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1869.	
Extra dividends are made once in	Three years.
Largest amount invested in the stock of any one bank,	$6,070 00
Average annual expenses,	718 00

WORCESTER COUNTY INSTITUTION FOR SAVINGS—WORCESTER.

[May 19.]

STEPHEN SALISBURY, *President.* *Treasurer*, CHARLES A. HAMILTON.

Deposits,	$4,024,306 62	
Profits,	28,678 46	
Interest,	120,192 44	
Suspense Account,	1,041 71	
Public Funds,		$931,300 00
Bank Stock,		703,800 00
Loans on Public Funds,		22,150 00
on Bank Stock,		19,745 00
on Real Estate,		1,847,722 00
on Personal Security,		168,301 00
on Railroad Stock,		4,300 00
to Counties, Cities and Towns,		407,200 00
to Banks, on interest,		56,499 54
Expense Account,		3,073 61
Profit and Loss,		3,348 04
Cash on hand,		6,780 04
	$4,174,219 23	$4,174,219 23

Number of Depositors,	13,726
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$63,600 00
Average annual expenses,	9,000 00

WORCESTER FIVE CENTS SAVINGS BANK—WORCESTER.

[March 26.]

CHARLES L. PUTNAM, *President.* *Treasurer*, CLARENDON HARRIS.

Deposits,	$652,457 80	
Interest,	16,261 14	
Public Funds,		$143,000 00
Bank Stock,		104,300 00
Loans on Public Funds,		9,000 00
on Bank Stock,		10,000 00
on Real Estate,		220,350 00
on Personal Security,		4,000 00
to Counties, Cities and Towns,		169,500 00
Expense Account,		18 16
Cash on hand,		8,550 78
	$668,718 94	$668,718 94

Number of Depositors,	4,529
Rate of ordinary dividends for the last year,	6 per cent.
Last dividend of reserved profits, in 1867.	
Extra dividends are made once in	Five years.
Largest amount invested in the stock of any one bank,	$10,000 00
Average annual expenses,	1,200 00

WORCESTER MECHANICS' SAVINGS BANK—WORCESTER.

[March 24.]

HARRISON BLISS, *President.* *Treasurer*, HENRY WOODWARD.

Deposits,	$1,756,722 17	
Profits,	15,741 95	
Public Funds,		$253,200 00
Bank Stock,		135,100 00
Loans on Public Funds,		35,250 00
on Bank Stock,		8,460 00
on Real Estate,		1,081,196 50
on Personal Security,		124,006 82
on Railroad Stock,		31,500 00
to Counties, Cities and Towns,		82,200 00
to Banks, on interest,		9,500 00
Expense Account,		1,234 38
Cash on hand,		10,816 42
	$1,772,464 12	$1,772,464 12

Number of Depositors,	4,927
Rate of ordinary dividends for the last year,	6½ per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$31,224 69
Average annual expenses,	4,500 00

WORCESTER NORTH SAVINGS INSTITUTION—FITCHBURG.

[June 9.]

AUGUSTUS WHITMAN, *President.* *Treasurer*, H. A. WILLIS.

Deposits,	$320,546 09	
Interest,	208 00	
Public Funds,		$10,756 25
Bank Stock,		8,180 00
Loans on Public Funds,		5,350 00
on Bank Stock,		1,000 00
on Real Estate,		141,682 39
on Personal Security,		121,925 57
to Counties, Cities and Towns,		17,100 00
Expense Account,		167 55
Cash on hand,		14,592 33
	$320,754 09	$320,754 09

Number of Depositors,	1,251
Rate of ordinary dividends for the last year,	6 per cent.
No extra dividends.	
Largest amount invested in the stock of any one bank,	$8,180 00
Average annual expenses,	600 00

WORCESTER SAFE DEPOSIT AND TRUST COMPANY—WORCESTER.

[September 28.]

GEORGE M. RICE, *President.* *Secretary*, SAMUEL T. BIGELOW.

Capital Stock,	$200,000 00	
Deposits,	759,318 72	
Certificates of Deposit,	13,405 55	
Interest,	5,132 72	
Deposit Premium,	359 98	
Commissions,	469 40	
Safe Rental,	1,352 63	
Exchange,	9 03	
Profit and Loss,	10,037 21	
Dividend Account,	120 00	
Surplus Fund,	8,000 00	
Premium Account,	684 01	
United States Bonds,		$36,400 00
Railroad Bonds,		100,000 00
Loans on call,		35,035 00
on Mortgage,		19,900 00
Notes Receivable,		661,385 43
Coupons,		3,314 00
Bonds,		1,000 00
Furniture and Fixtures,		10,000 00
Expense Account,		1,462 99
Tax Account,		1,811 96
Cash in Bank,		99,874 62
in Office,		18,705 25
	$998,889 25	$998,889 25

ABSTRACT

OF THE

ANNUAL RETURNS

OF THE

SAVINGS BANKS.

1870.

	BOSTON.				
	Boston Five Cents Savings Bank.	Boston Penny Savings Bank.	East Boston Savings Bank.	Emigrant Savings Bank.	Franklin Savings Bank.
Number of Depositors,	56,205	6,895	2,764	147*	8,029
Amount of Deposits,	$9,177,315 88	$716,205 44	$821,723 00	$41,248 24	$3,100,228 08
Number of Deposits during year preceding,	60,207	10,726	9,863	– –	9,995
Amount of the same,	$3,873,912 68	$468,294 92	$555,194 00	– –	$1,280,625 81
Number of Deposits received during the year of and exceeding $300 at one time,	2,378	300	422	– –	958
Amount of the same,	$1,313,890 00	$164,335 32	$237,300 00	– –	$555,762 11
Number of withdrawals during the year,	38,526	4,029	2,651	– –	6,163
Amount of the same,	$3,114,409 05	$256,303 36	$252,702 00	– –	$748,617 81
Number of accounts opened during the year,	9,404	2,087	1,548	– –	2,301
Number of accounts closed during the year,	6,222	1,169	649	– –	1,496
Amount of surplus on hand,	$130,755 38	– –	$9,375 00	– –	$26,378 87
Public Funds,	2,066,500 00	50,000 00	115,000 00	– –	483,217 92
Loans on public funds,	30,000 00	28,000 00	81,500 00	– –	1,900 00
Bank Stock,	403,487 50	22,925 00	54,100 20	– –	113,503 33
Loans on bank stock,	7,000 00	40,300 00	– –	– –	28,300 00
Deposits in banks, bearing interest,	400,922 31	8,802 81	12,615 00	– –	97,358 34
Railroad Bonds,	140,000 00	10,000 00	– –	– –	9,737 50
Loans on railroad stock,	– –	– –	– –	– –	925 00

Invested in real estate,	$101,989 87	$112,000 73	$14,290 00	– –	– –
Loans on mortgage of real estate,	4,833,900 00	370,429 57	439,273 17	– –	$2,226,895 64
Loans to county or town,	961,800 00	– –	8,950 00	– –	62,227 50
Loans on personal security,	176,000 00	64,000 00	113,975 00	– –	100,988 00
Cash on hand,	15,761 87	12,841 05	3,768 18	$41,248 24	1,080 85
Rate and amount of ordinary Dividends for last year,	5 per cent., $393,347 17	6 per cent., $31,789 91	8 per cent., $39,413 56	– –	6 per cent., $153,302 30
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	7 per cent.	7 per cent.	– –	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	– –	Every 3 years.
Annual Expenses of the institution,	$39,654 97	$4,300 00	$3,000 00	– –	$7,000 00

Boston Five Cents Savings Bank.—Public Funds—United States Bonds, $1,662,000; State of Maine, 154,500; Vermont, 50,000; Rhode Island, 100,000; New Hampshire, 50,000; Massachusetts, 50,000.

Loan on Public Funds—United States Bonds, $30,000.

Bank Stock owned—Third National, Springfield, $10,000; Boston, 15,287 50; Hide and Leather, 37,500; Republic, 15,000; Second National, 12,000; First National, 25,000; Blackstone, 64,900; Suffolk, 22,100; Shawmut, 10,000; Tremont, 34,500; Maverick, 10,500; Continental, 10,000; Rockland, 20,000; Washington, 15,000; Howard, 20,000; Revere, 40,000; Commerce, 21,500; Merchants', 7,700; Webster, 12,500.

Deposits in Banks bearing interest—Bank of Mutual Redemption, $195,922.31; Rockland, 205,000

[In enumerating the Bank Stock owned, and upon which loans have been made, the word "National" is not repeated in the title of the corporation, save in cases where the corporate name consists only of that word coupled with a numeral.]

Boston Penny Savings Bank.—Public Funds—United States Bonds, $50,000.

Loans on Public Funds—On United States Bonds, $16,000; on City Bonds, 12,000.

Bank Stock owned—Everett, $11,591.25; Hide and Leather, 11,333.75.

Loans on Bank Stock—On Everett, $20,300; Revere, 10,000; Hide and Leather, 10,000.

Deposits in Bank bearing interest—Hide and Leather, $8,802.81.

Railroad Bonds—Old Colony and Newport, $10,000.

East Boston Savings Bank.—Public Funds—United States Bonds, $115,000.

Loans on United States Bonds, $81,500.

Bank Stock owned—Merchants', $2,071.87; Webster, 3,000; Boston, 3,380; Maverick, 10,000; Howard, 6,065; North, 3,650; Eagle, 2,733.33; Second National, 3,575; Exchange, 230; No. America, 6,600; Commerce, 5,145; Republic, 7,650.

Deposits in Bank bearing interest—Hide and Leather, $12,615.

* *Emigrant Savings Bank.*—Commenced business in October, 1870.

Franklin Savings Bank.—Public Funds—United States Bonds, $453,155.42; Massachusetts, 30,062 50.

Loans on United States Bonds, $1,000; City Bonds, 900.

Bank Stock owned—Continental, $49,417.75; Webster, 2,905.75; Revere, 26,819.88; New England, 4,170; Atlas, 5,520; Second National, 5,602.95; North, 14,067; Third National, Springfield, 5,000.

Loans on Bank Stock—On 16 Taunton, 21 Bristol County, 159 Continental, 14 Broadway, 15 Mechanics' and $6,100 United States Bonds $28,300.

Deposits in Banks bearing interest—Continental, $97,358.34.

Railroad Bonds—Old Colony and Newport, $9,737.50.

	BOSTON.				
	Home Savings Bank.	Mercantile Savings Institution.	North End Savings Bank.	Provident Institution for Savings.	South Boston Savings Bank.
Number of Depositors,	5,343*	4,481	330‡	33,025	3,015
Amount of Deposits,	$1,273,173 94	$1,421,910 59†	$50,607 85	$11,430,410 68	$551,291 07
Number of Deposits during year preceding,	5,817	9,602	532	22,696	6,654
Amount of the same,	$1,539,590 94	$1,540,350 19	$55,256 85	$2,155,606 00	$446,037 23
Number of Deposits received during the year of and exceeding $300 at one time,	1,440	1,516	55	1,443	384
Amount of the same,	$901,961 89	$932,266 29	$30,184 68	$754,369 00	$222,892 34
Number of withdrawals during the year,	2,492	9,119	86	17,155	2,586
Amount of the same,	$266,417 00	$1,163,019 46	$4,649 00	$1,735,758 75	$189,542 69
Number of accounts opened during the year,	5,817	2,760	330	4,665	1,377
Number of accounts closed during the year,	474	1,554	22	4,060	530
Amount of surplus on hand,	$3,157 91	$36,685 84	– –	$149,524 30	$4,096 35
Public Funds,	69,247 84	204,800 00	$10,000 00	1,347,625 09	64,800 00
Loans on public funds,	228,450 00	6,500 00	– –	119,000 00	– –
Bank Stock,	59,447 50	2,412 56	– –	1,193,100 00	– –
Loans on bank stock,	81,200 00	– –	– –	40,700 00	– –
Deposits in banks, bearing interest,	43,179 06	37,602 17	17,762 64	– –	26,200 00
Railroad Bonds,	– –	6,000 00	– –	459,250 00	10,000 00
Loans on railroad stock,	15,000 00	– –	– –	2,800 00	– –

Invested in real estate,	– –	$115,097 89	– –	$50,000 00	$989 98
Loans on mortgage of real estate,	$622,815 00	1,183,459 16	$20,637 83	2,974,950 00	345,575 00
Loans to county or town,	57,000 00	34,300 00	– –	913,100 00	21,877 42
Loans on personal security,	78,200 00	96,787 44	– –	4,235,000 00	74,000 00
Cash on hand,	9,357 79	8,386 80	317 89	449,527 85	28,566 86
Rate and amount of ordinary Dividends for last year,	6 per cent., $16,794 33	5 per cent., $56,855 99	– –	5 per cent., $510,436 32	6 per cent., $18,215 93
Average annual per cent. of Dividends ending at time of and including last extra,	– –	7 per cent.	– –	8 per cent.	9½ per cent.
Extra Dividend, how often declared,	– –	Every 5 years.	No extra.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	$3,200 00	$14,113 43	– –	$36,653 61	$2,000 00

**Home Savings Bank.*—Commenced business February 1, 1870.—Public Funds—United States Bonds, $2.000; Maine, 1,009.67; Massachusetts, 60,000; Bangor, 6,238.17.
Loans on Public Funds—On United States Bonds, $195,450; on City Bonds, 33,000.
Bank Stock owned—New England, $2,705; Eliot, 3,006.25; Hide and Leather, 4,530; Market, 3,115; Howard, 2,102.50; Merchants', 6,090; Massachusetts, 4,845; Suffolk, 4,910; Redemption, 5,527.50; Second National, 2,940; Webster, 1,090; North, 10,903.75; Revere, 7,682.50.
Loans on Bank Stock—On First National, Chelsea, $5,000; First National, South Reading, 2,700; Townsend, 20,000; First National, Leominster, 8,000; Eliot, 22,000; Webster, 3,500; Shoe and Leather, 10,000; Security, 10,000.
Deposits in Banks bearing interest—Broadway, $43,179.06.
Loans on Railroad Stock—On Vermont and Massachusetts, $15,000.

Mercantile Savings Institution.—Public Funds—United States Bonds, $40,000; Maine, 7,000; New Hampshire, 2,500; Vermont, 5,000; Connecticut, 8,000; Portland, 38,000; Augusta, 15,600; Bath, 50,200; Gardiner, 4,000; Hartford, 6,000; Bangor, 6,000; Belfast, 10,000; Calais, 500; Sagadahock County, 11,000.
Loans on United States Bonds, $6,500.
Bank Stock owned—Tremont, $1,430; Republic, 982.50.
Deposits in Banks bearing interest—Boston, $37,602.17.
† Capital Stock, $205,571.18; number of stockholders, 300; dividend to stockholders last year, 12 per cent., average dividends to stockholders about 8 per cent.

‡*North End Savings Bank.*—Commenced business August 1, 1870—Public Funds—State of Maine Bonds, $5,000; Massachusetts, 5,000,
Deposits in Banks bearing interest—Blackstone, $17,762.64.

Provident Institution for Savings.—Public Funds—United States Bonds, $1,088,125.-09; Massachusetts, 259,500.
Loans on Public Funds—United States and State securities, $119,000.
Bank Stock owned—Atlantic, $21,500; Atlas, 67,500; Old Boston, 35,000; City, 31,-500; Continental, 66,800; Columbian, 42,800; Eagle, 45,000; Globe, 31,500; Hamilton, 33,700; Hide and Leather, 22,500; Massachusetts, 22,500; Merchants', 75,000; Market, 52,000; New England, 23,900; North, 36,000; Revere, 40,000; State, 43,900; Suffolk, 45,000; Shoe and Leather, 50,000; Second National, 64,000; Tremont, 90,000; Union, 21,200; Washington, 33,700; Webster, 188,100.
Loans on Bank Stock—100 shares Tremont, $9,000; 50 shares Dedham, 4,500; 120 shares Third National, 10,000; 50 shares Continental, 4,500; 10 shares Atlas, 10 shares Boston, 8 shares Merchants', 2 shares Blackstone, 2,700; 100 shares Republic, 10,000.
Railroad Bonds—Old Colony and Newport, $225,250; Eastern, 234,000.
Loans on Railroad Stock—On 20 shares Fitchburg and 16 Boston and Albany, $2,-800.

South Boston Savings Bank.—Public Funds—United States Bonds, $64,800.
Deposits in Banks bearing interest—Broadway, $26,200.

	BOSTON.			
	Suffolk Savings Bank.	Union Institution for Savings.	West Boston Savings Bank.	Eliot Five Cents Savings Bank.
Number of Depositors,	15,782	6,534	3,734	3,069
Amount of Deposits,	$5,586,281 57	$2,171,234 10	$1,088,986 50	$525,360 14
Number of Deposits during year preceding,	13,064	11,296	7,916	5,594
Amount of the same,	$1,314,965 00	$1,439,747 00	$820,523 50	$362,209 93
Number of Deposits received during the year of and exceeding $300 at one time,	1,111	1,071	688	263
Amount of the same,	$622,355 00	$685,323 00	$392,918 62	$160,701 59
Number of withdrawals during the year,	10,594	5,010	3,999	2,329
Amount of the same,	$1,106,805 52	$688,916 38	$361,646 46	$195,319 91
Number of accounts opened during the year,	2,939	3,200	1,923	1,178
Number of accounts closed during the year,	2,230	1,390	839	603
Amount of surplus on hand,	$338,212 47	$35,361 10	$3,063 12	$5,243 50
Public Funds,	1,098,600 00	257,000 00	– –	56,000 00
Loans on public funds,	50,000 00	– –	27,950 00	12,000 00
Bank Stock,	432,625 00	– –	64,229 62	55,400 00
Loans on bank stock,	65,000 00	– –	16,000 00	12,700 00
Deposits in banks, bearing interest,	– –	49,972 28	29,295 74	– –
Railroad Bonds,	155,000 00	– –	– –	10,000 00
Loans on railroad stock,	268,000 00	– –	600 00	– –

Invested in real estate,	$160,000 00	$285,595 04	$31,225 50	– –
Loans on mortgage of real estate,	1,490,700 00	1,479,368 35	791,004 00	$287,256 67
Loans to county or town,	137,000 00	125,000 00	– –	– –
Loans on personal property,	1,982,500 00	16,500 00	123,613 40	75,000 00
Cash on hand,	85,069 04	5,159 53	23,354 32	23,890 31
Rate and amount of ordinary Dividends for last year,	5 per cent, $242,045 11	6 per cent., $76,646 88	7 per cent, $51,373 93	6 per cent., $22,312 53
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	8 per cent.	– –	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	– –	No extra.	Every 5 years.
Annual Expenses of the institution,	$19,463 19	$6,000 00	$5,694 06	$3,490 00

Suffolk Savings Bank.—Public Funds—United States Bonds, $783,500; Massachusetts, 215,100; Portland, 100,000.

Loans on Public Funds—United States Bonds, $50,000.

Bank Stock owned—Market, $15,000; Washington, 15,000; Hamilton, 15,000; State, 11,700; Shoe and Leather, 10,000; Bay State, 13,125; City, 15,000; Bank of Commerce, 20,000; Union, 10,000; Merchants', 53,200; Columbian, 49,200; Massachusetts, 5,000; Webster, 37,500; Railroad, 5,000; New England, 1,100; Eagle, 36,100; Atlas, 62,400; Revere, 40,000; Shawmut, 13,300; Hide and Leather, 5,000.

Loans on Bank Stock—On 100 shares Third National, Springfield, $10,000; on 100 shares Northampton, 10,000; on 51 shares First National, New Bedford, 5,000; on 400 Tremont, 40,000.

Railroad Bonds—Old Colony and Newport, $130,000; Eastern, 25,000.

Loans on Railroad Stock, with principal and two sureties—250 shares Old Colony and Newport, and 500 shares Philadelphia, Wilmington and Baltimore, $50,000; 500 shares preferred stock of Cedar Rapids, and $55,000 Cedar Rapids Bonds, 100,000; 1,187 shares Chicago, Iowa and Nebraska, 118,000.

Union Institution for Savings.—Public Funds—United States Bonds, $207,000; Maine, 50,000.

Deposit in Bank bearing interest—Commerce, $49,972.28.

West Boston Savings Bank.—Loans on Public Funds—On United States Bonds, $27,950.

Bank Stock owned—Merchants', $13,525; Commerce, 12,459.62; Webster, 10,853.50; Republic, 6,142.50; Redemption, 6,050; Eagle, 5,950; Hamilton, 5,950; Hide and Leather, 3,299.

Loans on Bank Stock—On 160 shares Redemption, $16,000.

Deposits in Banks bearing interest—Merchants', $19,295.74; Bank of Brighton, 10,000.

Loans on Railroad Stock—On 6 shares Boston and Albany, $600.

Eliot Five Cents Savings Bank.—Public Funds—United States Bonds, $50,000; Maine, 1,000; Portland, 5,000.

Loans on Public Funds—On United States Bonds, $8,000; Lynn, 4,000.

Bank Stock owned—Commerce, $1,700; Market, 3,000; Merchants', 3,000; Mt. Vernon, 6,100; Atlantic, 1,000; Eliot, 1,000; State, 1,400; Eagle, 1,000; Columbian, 2,000; Maverick, 600; North America, 1,000; Redemption, 2,000; Naumkeag, 1,000; People's, 13,000; Shawmut, 4,300; Atlas, 7,000; Continental, 5,000; Howard, 1,300.

Loans on Bank Stock—On 30 shares First National, Boston, $2,700; 20 Mechanics', 2,000; 80 Hide and Leather, 8,000.

Railroad Bonds—Old Colony and Newport, $10,000.

	BOSTON.		CHELSEA.	ANDOVER.	BEVERLY.
	Institution for Savings in Roxbury and its vicinity.	Dorchester Savings Bank.	Chelsea Savings Bank.	Andover Savings Bank.	Beverly Savings Bank.
Number of Depositors,	5,184	1,234	2,960	2,231	1,072
Amount of Deposits,	$1,035,907 28	$327,044 95	$462,411 04	$717,845 72	$227,601 17
Number of Deposits during year preceding,	7,774	1,110	5,176	1,565	1,213
Amount of the same,	$488,956 00	$233,299 54	$206,483 49	$168,568 87	$108,583 56
Number of Deposits received during the year of and exceeding $300 at one time,	286	58	104	130	76
Amount of the same,	$165,298 00	$34,419 00	$59,913 56	$80,219 57	$30,174 51
Number of withdrawals during the year,	4,760	539	2,133	828	400
Amount of the same,	$382,799 57	$58,743 05	$192,167 62	$113,903 63	$38,539 89
Number of accounts opened during the year,	1,334	269	831	392	306
Number of accounts closed during the year,	921	145	605	233	78
Amount of surplus on hand,	– –	$12,093 80	$2,305 74	$25,524 11	– –
Public Funds,	$317,363 65	60,000 00	62,000 00	270,000 00	$8,000 00
Loans on public funds,	138,250 00	– –	– –	15,100 00	4,950 00
Bank Stock,	177,496 97	29,075 00	27,454 60	97,000 00	33,714 00
Loans on bank stock,	22,150 00	– –	– –	– –	6,900 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	13,400 00	– –	– –	– –	– –

Invested in real estate, ...	– –	$6,000 00	– –	– –	– –
Loans on mortgage of real estate, . .	$432,044 17	197,885 00	$318,784 98	$137,050 00	$129,315 11
Loans to county or town, ...	33,900 00	2,000 00	57,900 00	169,000 00	30,000 00
Loans on personal security, ...	452,580 00	37,218 95	– –	35,485 00	1,750 00
Cash on hand, ...	48,722 49	7,584 35	1,693 16	96 43	11,669 55
Rate and amount of ordinary Dividends for last year, ...	5½ per cent., $74,078 79	6 per cent., $17,621 01	5½ per cent., $21,078 30	7 per cent., $43,510 81	6 per cent., $10,479 46
Average annual per cent. of Dividends ending at time of and including last extra, .	7 7/10 per cent.	7½ per cent.	8 per cent.	7 per cent.	– –
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	Every 5 years.	No extra.	Every 3 years.
Annuel Expenses of the institution, . .	$5,500 00	$950 00	$2,402 46	$1,300 00	$557 11

Institution for Savings in Roxbury and Vicinity—Public Funds—United States Bonds, $206,623.65; Maine, 6,000; Rhode Island, 6,300; Vermont, 11,440; Massachusetts, 87,000.

Loans on Public Funds—On United States Bonds, $113,250; Boston, 25,000.

Bank Stock owned—Market, $2,500; Washington, 31.494; North, 25,680.47; Commerce, 2,000; Atlantic, 5,000; First National, Boston, 4,272 50; People's, 21,000; Rockland, 15,750; State, 2,300; Second National, 5,500; Atlas, 6,000; Revere, 20,000.

Loans on Bank Stock—15 shares Exchange, $1,350; 5 shares People's, 450; 20 First National, Danvers, 1,350; 100 Republic, 10,000; 40 Fairhaven, 20 Rockland, 5,000; 40 Rockland, 4,000.

Dorchester Savings Bank.—Public Funds—United States Bonds, $60,000.

Bank Stock owned—First National, Boston, $1,600; Second National, Boston, 907.-50; Republic, 3,824; Commerce, 2,558.75; City, 1,562.25; Eagle, 1,772; Suffolk, 1,800; Hamilton, 1,680; State, 662.50; Massachusetts, 1,350; Tremont, 1,359.75; Atlas, 1,510; Revere, 5,492 25; Blue Hill, 1,121; New England, 1,875.

Chelsea Savings Bank.—Public Funds—United States Bonds, $20,000; Massachusetts, 16,000; Maine, 18,500; New Hampshire, 4,000; Vermont, 1,500; Rhode Island, 2,000.

Bank Stock owned—First National, Chelsea, $5,870; North, 1,114.50; Howard, 2,525; Bank of Commerce, 1,022.50; Exchange, 3,022.35; North America, 1,037.50; Boylston, 2,887; Suffolk, 1,450; Eagle, 3,115.75; Atlas, 4,410.

Andover Savings Bank.—Public Funds—United States Bonds, $245,000; New Hampshire, 25,000; Maine, 20,000.

Loan on Public Funds—United States Bonds, $15.100.

Bank Stock owned—Webster, $5,000; Merchants', 2,500; First National, 2,500; Bay State, 7,500; Andover, 15,000; Blackstone, 12,000; Revere, 30,000; Republic, 22,500.

Beverly Savings Bank.—Public Funds—United States Bonds, $5,000; Bangor, 3,000.

Loans on Public Funds—United States Bonds, $4,950.

Bank Stock owned—State, $1,040.25; Market, 3,370.25; Traders', 2,999; City, 5,390; Howard, 4,315.25; Eagle, 3,220; Revere, 5,195.50; Massachusetts, 4,334 25; Beverly, 3,849.50.

Loans on Bank Stock—On Rockland, $4,300; Beverly, 1,500; Salem, 700.

	DANVERS.	GEORGETOWN.	GLOUCESTER.	GROVELAND.	HAVERHILL.
	Danvers Savings Bank.	Georgetown Savings Bank.	Cape Ann Savings Bank.	Groveland Savings Bank.	City Five Cents Savings Bank.
Number of Depositors,	2,226	157	2,286	54	1,098*
Amount of Deposits,	$611,450 75	$18,319 26	$530,539 44	$5,465 67	$106,166 73
Number of Deposits during year preceding,	1,272	195	2,164	64	– –
Amount of the same,	$98,796 00	$11,717 00	$194,599 00	$4,688 00	– –
Number of Deposits received during the year of and exceeding $300 at one time,	80	9	162	3	107
Amount of the same,	$45,332 00	$1,800 00	$77,618 00	$1,846 00	$60,818 04
Number of withdrawals during the year,	611	48	1,298	1	91
Amount of the same,	$60,612 00	$3,588 81	$115,082 87	$206 00	$5,854 89
Number of accounts opened during the year,	316	90	708	41	1,134
Number of accounts closed during the year,	265	21	422	1	36
Amount of surplus on hand,	$4,269 55	– –	$30,511 43	$17 53	– –
Public Funds,	133,330 00	$1,500 00	130,000 00	– –	– –
Loans on public funds,	1,500 00	1,800 00	– –	– –	$13,900 00
Bank Stock,	91,925 00	– –	94,945 66	– –	6,373 75
Loans on bank stock,	6,185 00	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	800 00

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$350,095 00	$11,950 00	$230,527 00	$3,300 00	$42,100 00
Loans to county or town,	– –	1,000 00	88,000 00	500 00	4,000 00
Loans on personal security,	33,557 00	1,450 00	12,750 00	500 00	32,719 00
Cash on hand,	– –	321 51	4,828 21	889 17	6,976 07
Rate and amount of ordinary Dividends for last year,	6 per cent., $32,241 55	6 per cent., $699 26	6 per cent., $25,534 52	6 per cent., $152 07	– –
Average annual per cent. of Dividends ending at time of and including last extra,	$7\frac{8}{10}$ per cent.	– –	$7\frac{3}{5}$ per cent.	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	Every 5 years.	No extra.	– –
Annual Expenses of the institution,	$1,300 00	$125 00	$2,600 00	– –	$750 00

Danvers Savings Bank.—Public Funds—United States Bonds, $114,500; New Hampshire, 2,000; Portland, 13,000; Hartford, 3,830.
Loans on United States Bonds—$1,500.
Bank Stock owned—Commerce, $8,000; Exchange, 8,000; Asiatic, 18,000; Naumkeag, 500; Warren, 5,600; Tremont, 2,000; Washington, 2,500; Rockport, 1,000; First National, Salem, 700; First National, Danvers, 6,925; Traders', 2,800; Redemption, 3,000; Revere, 26,100; Howard, 6,800.
Loans on Bank Stock—On 88 shares First National, Danvers, $5,185; on 12 Grand, 1,000.

Georgetown Savings Bank.—Public Funds—United States Bonds, $1,500.
Loans on Public Funds—United States Bonds, $1,800.

Cape Ann Savings Bank.—Public Funds—United States Bonds, $130,000.
Bank Stock owned—Gloucester, $10,698.50; Tremont, 5,871.16; First National, Danvers, 3,375; Exchange, Boston, 4,185.70; First National, Boston, 5,030; Commerce, 3,015.25; Merchants', 511.25; Webster, 512.50; Rockport, 5,706; Shawmut, 3,972.88; Globe, 1,100; Atlantic, 4,260; Eagle, 2,760.17; Cape Ann, 7,042.50; Mutual Redemption, 5,150; Atlas, 3,948; Republic, 7,520; Blackstone, 10,006.25; Freeman's, 2,520; Howard, 3,100; Boston, 4,660.50.

**City Five Cents Savings Bank.*—Commenced business May 25, 1870.
Loans on Public Funds—On United States Bonds, $13,900.
Bank Stock owned—Merchants', Boston, $6,373.75.
Loans on Railroad Stock—On 7 shares Boston and Maine, $800.

	HAVERHILL.	LAWRENCE.		LYNN.
	Haverhill Savings Bank.	Essex Savings Bank.	Lawrence Savings Bank.	Lynn Institution for Savings.
Number of Depositors,	6,877	6,677	1,126	3,635
Amount of Deposits,	$2,052,369 14	$1,964,842 37	$191,779 60	$963,514 37
Number of Deposits during year preceding,	4,780	8,801	1,875	4,223
Amount of the same,	$438,993 00	$736,181 58	$151,156 76	$381,341 00
Number of Deposits received during the year of and exceeding $300 at one time,	352	607	98	314
Amount of the same,	$186,642 00	$327,749 45	$67,165 83	$171,977 00
Number of withdrawals during the year,	2,902	3,348	839	2,277
Amount of the same,	$367,736 40	$401,030 91	$93,096 57	$241,953 47
Number of accounts opened during the year,	1,215	2,221	607	980
Number of accounts closed during the year,	884	1,192	399	580
Amount of surplus on hand,	$18,374 23	$46,471 69	$3,637 54	$32,472 45
Public Funds,	457,500 00	712,000 00	10,500 00	115,000 00
Loans on public funds,	30,450 00	30,220 00	– –	18,500 00
Bank Stock,	321,900 00	212,150 00	24,128 51	69,900 00
Loans on bank stock,	16,700 00	3,300 00	500 00	21,650 00
Deposits in banks, bearing interest,	– –	60,000 00	– –	25,000 00
Railroad Bonds,	56,000 00	– –	– –	– –
Loans on railroad stock,	1,000 00	– –	– –	– –

Invested in real estate,	– –	– –	– –	$34,888 20
Loans on mortgage of real estate,	$802,475 00	$697,050 00	$139,499 25	527,498 00
Loans to county or town,	283,500 00	16,000 00	1,000 00	114,500 00
Loans on personal security,	34,900 00	267,642 00	13,925 00	53,240 00
Cash on hand,	66,268 37	12,952 06	3,464 77	15,810 62
Rate and amount of ordinary Dividends for last year,	7 per cent., $129,568 62	6 per cent., $96,519 70	6 per cent, $7,470 96	6 per cent., $47,055 83
Average annual per cent. of Dividends ending at time of and including last extra,	7½ per cent.	10 1/25 per cent.	– –	8 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	– –	No extra.
Annual expenses of the institution,	$3,255 00	$4,053 93	$800 00	$2,204 04

Haverhill Savings Bank.—Public Funds—United States Bonds, $372,500; Maine, 60,000; Portland, 25,000.

Loans on Public Funds—On United States Bonds, $21,750; Maine, 1,000; Bradford, 6,000; Haverhill, 1,700.

Bank Stock owned—Haverhill, $24,000; Essex, 16,700; First National, 10,500; Andover, 3,200; Bay State, 1,500; Malden, 10,000; North America, 26,700; Exchange, 14,000; North, 11,600; Maverick, 10,000; Traders', 10,000; Webster, 10,000; Faneuil Hall, 8,000; First National, Boston, 5,000; Columbian, 4,000; Eagle, 4,000; Shoe and Leather Dealers', 1,000; Blackstone, 20,000; Howard, 15,000; Hide and Leather, 15,000; Merrimack, 23,000; Boston, 26,700; Republic, 22,500; Shawmut, 13,300; Atlas, 15,000; State, 1,200.

Loans on Bank Stock—Essex, $8,500; Mechanics', 4,500; Tremont, 1,300; Boston, 600; Merrimack, 750, Haverhill, 1,100

Railroad Bonds—Eastern, $45,000; Old Colony and Newport, 11,000.

Loans on Railroad Stock—On Boston and Maine, $1,000.

Essex Savings Bank.—Public Funds—United States Bonds, $488,000; Massachusetts, 20,000; Maine, 10,000; New Hampshire, 4,000.

Loans on Public Funds—On United States Bonds, $30,220.

Bank Stock owned—Webster, $25,000; North America, 10,000; Commerce, 10,000; Union, 1,000; Revere, 30,000; Bay State, 19,500; Tremont, 10,000; Massachusetts, 1,250; Suffolk, 9,000; Eliot, 700; Shawmut, 2,700; Atlas, 9,700; Republic, 22,500; Hide and Leather, 7,500; Merchants', 18,200; Howard, 22,000; Maverick, 5,100; State, 5,000; Boston, 3,000.

Loans on Bank Stock—On Pemberton, $3,300.

Deposits in Banks bearing interest—Hide and Leather, $60,000.

Lawrence Savings Bank—Public Funds—United States Bonds, $10,500.

Bank Stock owned—Webster, $3,890 51; First National, Lowell, 1,300; No. America, 2,140; Bay State, 3,979.88; Security, 1,072.75; State, 2,816 13; Hide and Leather, 1,714 37; Market, 1,283.75; Howard, 1,244.25; Commerce, 2,442.87; Blackstone, 1,100; Eliot, 1,144.

Loans on Bank Stock—On 5 shares Pemberton, $500.

Lynn Institution for Savings.—Public Funds—United States Bonds, $60,000; Massachusetts, 55,000.

Loans on Public Funds—United States Bonds, $17,500; Lynn, 1,000.

Bank Stock owned—First National, Lynn, $20,000; City, 11,300; Central, 6,500; Suffolk, 7,500; Columbian, 5,000; New England, 5,000; Hide and Leather, 5,000; Continental, 2,800; Shoe and Leather, 2,000; Exchange, 2,000; Eagle, 1,800; Freeman's, 1,000.

Loans on Bank Stock—On 52 shares First National, Lynn, $5,000; 80 City, 7,450; 84 Central, 8,300; 10 Exchange, 900.

Deposits in Banks bearing interest—First National, Lynn, $25,000.

	LYNN.	NEWBURYPORT.		PEABODY.
	Lynn Five Cents Savings Bank.	Institution for Savings in Newburyport.	Newburyport Five Cents Savings Bank.	Warren Five Cents Savings Bank.
Number of Depositors,	5,704	8,457	3,216	2,211
Amount of Deposits,	$849,648 62	$3,159,969 20	$611,670 96	$561,062 83
Number of Deposits during year preceding,	8,426	4,720	1,832	2,076
Amount of the same,	$466,457 80	$499,822 98	$140,628 87	$167,404 05
Number of Deposits received during the year of and exceeding $300 at one time,	403	346	123	132
Amount of the same,	$180,157 75	$194,297 82	$65,613 56	$70,863 44
Number of withdrawals during the year,	3,078	4,444	983	873
Amount of the same,	$268,877 03	$418,518 82	$80,521 80	$95,682 91
Number of accounts opened during the year,	1,937	1,107	425	503
Number of accounts closed during the year,	975	763	256	274
Amount of surplus on hand,	$10,440 79	$30,755 46	$4,150 75	$16,054 08
Public Funds,	139,043 75	964,918 75	145,000 00	185,000 00
Loans on public funds,	– –	18,050 00	7,100 00	– –
Bank Stock,	172,037 07	931,946 20	86,700 00	74,784 00
Loans on bank stock,	7,750 00	3,000 00	6,600 00	– –
Deposits in banks, bearing interest,	11,863 20	67,402 46	6,544 12	– –
Railroad Bonds,	19,450 00	105,500 00	17,000 00	– –
Loans on railroad stock,	– –	– –	2,000 00	– –

Invested in real estate,	$44,529 24	$39,141 74	– –	– –
Loans on mortgage of real estate,	404,936 62	406,095 12	$238,545 00	$254,870 00
Loans to county or town,	44,000 00	441,651 25	57,755 00	39,750 00
Loans on personal security,	9,301 96	182,398 75	47,700 00	11,000 00
Cash on hand,	6,177 57	485 65	1,565 59	11,712 91
Rate and amount of ordinary Dividends for last year,	6½ per cent., $37,353 04	7 per cent., $201,840 96	6½ per cent, $34,726 96	6 per cent., $26,051 90
Average annual per cent. of Dividends ending at time of and including last extra,	– –	8 per cent.	– –	– –
Extra Dividend, how often declared,	No extra.	Every 5 years.	– –	No extra.
Annual Expenses of the institution,	$2,700 00	$5,490 49	$1,500 00	$1,050 00

Lynn Five Cents Savings Bank.—Public Funds—United States Bonds, $122,606.25; Maine, 8,500; Portland, 4,581.25; Bangor, 4,356.25.

Bank Stock owned—Central, $1,000; Hide and Leather, 1,500; Revere, 10,000; First National, Boston, 33,767.52; Shoe and Leather, 1,500; North, 11,271.38; Globe, 6,544; Continental, 5,000; Freeman's 2,000; First National, Lynn, 3,660; City, Lynn, 23,785; Redemption, 12,536.42; Exchange, 43,733.87; Tremont, 1,515.25; Columbian, 3,439.88; Boylston, 1,531.25; Traders', 4,645.37; Warren, 4,607.13.

Loans on Bank Stock—On 10 shares First National, Lynn, $850; 86 City, Lynn, 6,900.

Deposits in Banks bearing interest—City, Lynn, $11,863.20.

Railroad Bonds—Old Colony and Newport, $10,000; Eastern, 9,450.

Institution for Savings in Newburyport and Vicinity.—Public Funds—United States Bonds, $706,918.75; Maine, 190,000; New Hampshire, 9,500; Massachusetts, 25,250; Rhode Island, 23,750; Connecticut, 9,500.

Loan on United States Bonds, $18,050.

Bank Stock owned—Atlantic, $13,420; Atlas, 77,250; Blackstone, 5,029; Boston, 3,810; Old Boston, 11,000; City, 11,124; Columbian, 26,750; Commerce, 31,458; Eagle, 27,664; Eliot, 7,400; Exchange, 11,300; Faneuil Hall, 25,200; First National, Boston, 12,000; Freeman's, 21,816; Globe, 8,964; Hamilton, 15,450; Hide and Leather, 15,000; Howard, 26,700; Market, 52,324; Massachusetts, 8,745; Maverick, 20,437; Merchants', 19,030; New England, 11,000; North, 32,400; North America, 6,000; Redemption, 17,064; Revere, 52,000; Second National, Boston, 51,360; Shawmut, 20,-800; Shoe and Leather, 42,400; State, 7,176; Suffolk, 23,625; Traders', 27,200; Tremont, 47,700; Union, 22,880; Washington, 38,124; Webster, 20,000; Merchants', Newburyport, 25,991.20; Mechanics', 22,790; Ocean, 5,565; Gloucester, 6,000.

Deposits in Banks bearing interest—Ocean, $67,402.46.

Railroad Bonds—Old Colony, $23,000; Eastern, 82,590.

Newburyport Five Cents Savings Bank.—Public Funds—United States Bonds, $117,000; Maine, 20,000; New Hampshire, 3,000; Rhode Island, 5,000.

Loans on Public Funds—United States scrip, $7,100.

Bank Stock owned—Merchants', Newburyport, $80; Mechanics', 7,500; Atlantic, Boston, 1,000; Atlas, 6,000; Boylston, 600; Boston, 1,700; Blackstone, 3,200; Columbian, 1,300; Commerce, 2,400; Continental, 4,200; City, 8,000; Exchange, 500; Eliot, 3,300; Eagle, 7,400; Howard, 1,500; Hamilton, 1,000; Hide and Leather, 2,500; Maverick, 4,000; North America, 1,000; New England, 1,000; Republic, 2,300; Revere, 5,000; Shawmut, 1,000; Suffolk, 1,200; State, 4,100; Tremont, 3,300; Third National, 3,700; Union, 2,400; Webster, 5,600.

Loans on Bank Stock—First National, Newburyport, $6,600.

Deposits in Banks bearing interest—First National, Newburyport, $6,544.12.

Railroad Bonds—Eastern, $7,000; Old Colony and Newport, 10,000.

Loans on Railroad Stock—On 20 shares Boston and Albany and 3 Boston and Maine, $2,000.

Warren Five Cents Savings Bank.—Public Funds—United States Bonds, $181,000; Massachusetts, 4,000.

Bank Stock owned—Warren, $1,600; Howard, 2,189; Exchange, 8,000; Webster, 4,000; Atlantic, 1,000; Suffolk, 1,500; Shoe and Leather Dealers', 1,500; Exchange, Salem, 900; Grand, 4,595; Asiatic, 2,250; Eliot, 5,500; Washington, 500; Tremont, 2,700; Hide and Leather, 9,350; Atlas, 16,500; Revere, 6,000; Blackstone, 6,700.

	ROCKPORT.	SALEM.		SALISBURY.
	Rockport Savings Bank.	Salem Savings Bank.	Salem Five Cents Savings Bank.	Provident Institution for Savings in Salisbury and Amesbury.
Number of Depositors,	895	14,346	4,994	4,078
Amount of Deposits,	$186,729 16	$4,447,676 13	$1,108,257 94	$932,627 40
Number of Deposits during year preceding,	804	11,855	5,157	3,986
Amount of the same,	$85,255 09	$900,315 00	$403,810 81	$217,886 00
Number of Deposits received during the year of and exceeding $300 at one time,	54	519	289	154
Amount of the same,	$29,849 00	$274,011 00	$171,001 19	$54,085 00
Number of withdrawals during the year,	380	7,968	1,850	1,670
Amount of the same,	$40,448 60	$667,593 53	$174,052 30	$108,943 27
Number of accounts opened during the year,	242	2,238	1,251	782
Number of accounts closed during the year,	122	1,487	415	376
Amount of surplus on hand,	$2,122 23	$43,710 81	$16,892 66	$34,543 67
Public Funds,	7,000 00	1,811,400 00	292,134 88	269,000 00
Loans on public funds,	– –	30,300 00	38,800 00	3,000 00
Bank Stock,	43,937 75	292,690 00	62,955 24	128,825 00
Loans on bank stock,	– –	20,000 00	3,100 00	– –
Deposits in banks, bearing interest,	– –	96,000 00	3,070 00	21,000 00
Railroad Bonds,	– –	25,000 00	32,440 00	45,000 00
Loans on railroad stock,	– –	9,000 00	5,000 00	– –

Invested in real estate,	– –	– –	– –	$2,500 00
Loans on mortgage of real estate,	$95,150 97	$696,925 00	$368,716 86	123,750 00
Loans to county or town,	11,000 00	813,300 00	133,962 50	225,500 00
Loans on personal security,	32,780 71	682,700 00	183,800 00	153,800 00
Cash on hand,	3,870 04	14,080 94	1,171 12	199 79
Rate and amount of ordinary Dividends for last year,	6 per cent., $8,995 59	6 per cent., $238,817 20	6½ per cent., $53,915 09	6 per cent, $51,262 34
Average annual per cent. of Dividends ending at time of and including last extra,	7 4/10 per cent.	8 per cent.	– –	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No extra.	Every 5 years.
Annual Expenses of the institution,	$600 00	$8,500 00	$3,800 00	$1,454 00

Rockport Savings Bank.—Public Funds—United States Bonds, $7,000.

Bank Stock owned—Tremont, $1,600; Webster, 1,500; Commerce, 1,500; First National, Danvers, 750; North America, 1,000; Gloucester, 800; Cape Ann, 4,100; Blackstone, 3,500; Hide and Leather, 1,500; Revere, 2,000; Republic, 5,100; Second National, Boston, 900; Rockport, 3,700; First National, Gloucester, 500; City, 1,192.-50; Boston, 2,051.50; Howard, 6,973.50; State, 3,134.75; Traders', 2,135.50.

Salem Savings Bank.—Public Funds—United States Bonds, $1,624,400; Maine, 42,000; New Hampshire, 11,000; Vermont, 31,000; Massachusetts, 30,000; Rhode Island, 43,000; Connecticut, 30,000.

Loan on Public Funds—United States Bonds, $30,300.

Bank Stock owned—Asiatic, Salem, $10,440; Exchange, 4,800, First National, 4,800; Salem, 4,300; Merchants', 44,150; Beverly, 700; Marblehead, 1,700; City, Boston, 10,500; Commerce, 60,000; Columbian, 28,000; Tremont, 20,000; Revere, 60,000; First National, Boston, 20,000; North, 23,300.

Loans on Bank Stock—Marblehead, $5,000; Central, Lynn, 10,000; Salem and Exchange, 4,000.

Deposit in Bank bearing interest—Merchants', Salem, $96,000.

Railroad Bonds—Old Colony and Newport, $25,000.

Loan on Railroad Stock—On Eastern, $9,000.

Salem Five Cents Savings Bank.—Public Funds—United States Bonds, $245,067.-13; Massachusetts, 10,000; Connecticut, 10,262.50; Rhode Island, 15,116.50; Portland, 8,741.25; Maine, 2,947.50.

Loans on Public Funds—On United States Bonds, $38,800.

Bank Stock owned—Blackstone, $1,858; City, 3,061; First National, Boston, 2,500; Merchants', 6,402.50; North, 7,415.50; North America, 591.25; Revere, 4,000; Second National, Boston, 2,775; Webster, 5,261.25; Asiatic, 561; Naumkeag, 4,571.50; Salem, 9,105 50; Exchange, 4,631.75; Mercantile, 6,076; Traders', 4,144.99.

Loans on Bank Stock—5 shares Naumkeag and 6 shares Exchange, $1,100; 20 shares Salem, 2,000.

Deposits in Bank bearing interest—Naumkeag, $3,070.

Railroad Bonds—Eastern, $18,800; Old Colony and Newport, 13,640.

Loans on Railroad Stock—On 55 shares Connecticut River, $3,500; 20 Old Colony and Newport, 1,500.

Provident Institution for Savings in Salisbury and Amesbury.—Public Funds—United States Bonds, $175,000; Massachusetts, 25,000; Maine, 28,000; New Hampshire, 26,000; Vermont, 5,000; Rhode Island, 10,000.

Loan on United States Bonds—$3,000.

Bank Stock owned—Eliot, $4,200; Atlantic, 2,200; Webster, 4,000; Maverick, 2,000; New England, 1,500; Columbian, 3,500; Union, 2,500; Tremont, 4,900; Boston, 2,150; Globe, 2,500; Shoe and Leather, 2,500; Howard, 4,000; Eagle, 3,500; Merchants', Boston, 3,500; Shawmut, 4,900; Faneuil Hall, 2,600; Suffolk, 5,700; State, 3,500; City, Boston, 1,000; Boylston, 2,500; Exchange, Boston, 5,000; Traders', 1,800; Railroad, 4,200; Bay State, 3,375; Powow River, 5,000; Mutual Redemption, 5,000; First National, Boston, 1,500; Commerce, 4,000; Republic, 3,000; Second National, Boston, 1,800; Hide and Leather, 7,500; Blackstone, 6,000; Revere, 10,000; Atlas, 7,500.

Deposit in Bank bearing interest—Powow River, $21,000.

Railroad Bonds—Eastern, $40,000; Old Colony and Newport, 5,000.

	ARLINGTON.	BRIGHTON.	CAMBRIDGE.		
	Arlington Five Cents Savings Bank	Brighton Five Cents Savings Bank.	Cambridge Savings Bank.	Cambridgeport Savings Bank.	East Cambridge Five Cents Savings Bank.
Number of Depositors,	1,211	619	3,091	3,030	4,000
Amount of Deposits,	$235,873 39	$104,763 22	$935,418 62	$888,783 23	$506,591 04
Number of Deposits during year preceding,	1,682	810	3,702	4,730	4,321
Amount of the same,	$74,723 07	$53,954 23	$300,027 28	$484,378 75	$241,577 61
Number of Deposits received during the year of and exceeding $300 at one time,	38	36	229	370	132
Amount of the same,	$20,286 73	$20,660 06	$127,765 00	$230,944 47	$70,051 00
Number of withdrawals during the year,	469	599	1,630	2,350	1,711
Amount of the same,	$53,847 00	$36,652 64	$222,944 50	$236,089 16	$170,691 74
Number of accounts opened during the year,	228	215	792	1,153	872
Number of accounts closed during the year,	144	148	499	582	523
Amount of surplus on hand,	$960 81	$783 02	$636 75	$17,180 53	$13,380 79
Public Funds,	50,000 00	23,000 00	104,000 00	94,000 00	93,100 00
Loans on public funds,	– –	– –	1,100 00	4,800 00	– –
Bank Stock,	4,297 75	12,457 75	2,526 00	17,095 33	52,662 42
Loans on bank stock,	– –	800 00	2,000 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	– –	22,000 00	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	2,100 00	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$183,080 00	$44,600 00	$703,282 21	$616,775 00	$345,525 00
Loans to county or town,	7,500 00	– –	15,680 00	4,500 00	20,000 00
Loans on personal security,	7,545 99	19,200 00	74,300 00	146,000 00	– –
Cash on hand,	200 85	3,330 18	33,167 16	793 43	8,662 41
Rate and amount of ordinary Dividends for last year,	5 per cent, $10,483 85	5 per cent., $3,665 40	6 per cent., $46,505 40	6 per cent., $38,901 95	4 per cent., $18,022 11
Average annual per cent. of Dividends ending at time of and including last extra,	$7\frac{1}{2}$ per cent.	$8\frac{22}{100}$ per cent.	$7\frac{13}{18}$ per cent.	$7\frac{7}{10}$ per cent.	8 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	No extra.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	$600 00	$500 00	$2,200 00	$1,150 00	$650 00

Arlington Five Cents Savings Bank.—Public Funds—United States Bonds, $50,000.
Bank Stock owned—Redemption, $1,353.75; Republic, 1,300; Union, 1,644.

Brighton Five Cents Savings Bank—Public Funds—United States Bonds, $23,000.
Bank Stock owned—Webster, $400; City, Boston, 500; Shawmut, 400; Suffolk, 1,154 25; First National, Boston, 4,150.25; Bank of Brighton, 2,651; Commerce, 1,021.50; Maverick, 2,180.50.
Loans on Bank Stock—On 8 shares Brighton, $800.

Cambridge Savings Bank.—Public Funds—United States Bonds, $104,000.
Loans on Public Funds—United States scrip, $1,100.
Bank Stock owned—Charles River, $2,526.
Loans on Bank Stock—On 4 shares Hamilton, 12 Eagle and 4 Market, $2,000.

Cambridgeport Savings Bank.—Public Funds—United States Bonds, $94,000.
Loans on Public Funds—On United States Bonds, $4.800.
Bank Stock owned—Cambridgeport, $4,175; Eliot, 3,995.33; Webster, 2,525; City, Cambridge, 1,400; First National, Cambridge, 5,000.
Deposits in Banks bearing interest—First National, Cambridge, $13,500; Cambridgeport, 8,500.

East Cambridge Five Cents Savings Bank.—Public Funds—United States Bonds, $93,100.
Bank Stock owned—Merchants', $1,050; Bunker Hill, 1,782.75; Charles River, 2,428.75; Cambridge City, 2,316.05; Lechmere, 3,876.65; Webster, 6,818.50; Faneuil Hall, 2,090; Hide and Leather, 7,298; Boston, 1,320; Howard, 6,110; Revere, 5,033.-75; Blackstone, 5,593.64; Newton, 1,340; Republic, 3,531.63; Commerce, 2,072.30.

	CHARLESTOWN.		CONCORD.	FRAMINGHAM.	HOPKINTON.
	Warren Institution for Savings.	Charlestown Five Cents Savings Bank.	Middlesex Institution for Savings.	Framingham Savings Bank.	Hopkinton Savings Bank.
Number of Depositors,	7,975	6,566	2,831	2,527	471
Amount of Deposits,	$2,619,332 65	$1,445,360 61	$827,199 69	$665,862 36	$75,860 74
Number of Deposits during year preceding,	8,077	6,216	862	1,633	522
Amount of the same,	$779,508 00	$497,809 70	[$100,807 32	$193,373 88	$47,783 23
Number of Deposits received during the year of and exceeding $300 at one time,	655	392	87	161	37
Amount of the same,	$390,125 00	$213,021 69	$52,226 96	$80,105 50	$18,984 00
Number of withdrawals during the year,	5,394	2,175	824	775	188
Amount of the same,	$569,836 73	$234,062 39	$131,420 53	$92,631 79	$28,258 20
Number of accounts opened during the year,	1,777	1,371	264	411	142
Number of accounts closed during the year,	1,066	457	338	86	79
Amount of surplus on hand,	$81,434 39	$24,753 69	$2,626 49	$18,346 37	– –
Public Funds,	400,000 00	152,850 00	156,000 00	86,100 00	$8,000 00
Loans on public funds,	9,000 00	15,500 00	– –	700 00	– –
Bank Stock,	75,200 00	261,063 25	255,000 00	111,500 00	20,462 74
Loans on bank stock,	400 00	– –	– –	340 00	– –
Deposits in banks, bearing interest,	35,800 00	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	25,000 00	960 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	$50,000 00	– –	– –	– –	– –
Loans on mortgage of real estate,	1,473,254 05	$971,279 63	$315,046 67	$435,575 03	$15,935 00
Loans to county or town,	270,680 00	– –	59,328 00	5,500 00	15,000 00
Loans on personal security,	270,700 00	47,500 00	33,000 00	4,066 00	12,550 00
Cash on hand,	41,213 93	6,321 42	23,702 18	11,772 00	2,255 60
Rate and amount of ordinary Dividends for last year,	7 per cent., $151,182 09	6 per cent., $64,521 69	4 per cent., $28,846 60	6 per cent., $30,022 85	5 per cent., $2,695 25
Average annual per cent. of Dividends ending at time of and including last extra,	– –	8 per cent.	8 per cent.	$36.09 on $100.	– –
Extra Dividend, how often declared,	No extra.	Every 3 years.	Every 3 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$6,146 59	$2,000 00	$2,325 00	$1,500 00	$788 00

Warren Institution for Savings.—Public Funds—United States Bonds, $400,000.
Loans on Public Funds—On United States Bonds, $9,000.
Bank Stock owned—Bunker Hill, $19,000; City, 2,000; Eagle, 6,800; Market, 3,500; Shoe and Leather, 4,900; Massachusetts, 5,500; Traders, 9,500; Third National, 5,000; Maverick, 4,000; Hide and Leather, 15,000.
Loans on Bank Stock—On Bunker Hill, $400.
Deposits in Banks bearing interest—Bunker Hill, $35,800.

Charlestown Five Cents Savings Bank.—Public Funds—United States Bonds, $152,850.
Loans on Public Funds—On United States Bonds, $15,500.
Bank Stock owned—Continental, $44,550; Bunker Hill, 28,048; Republic, 25,559.75; Atlas, 20,900; Railroad, 15,300; Maverick, 12,901 50; Washington, 14,240; First National, Boston, 8,785; Tremont, 9,100; Monument, 6,245; Third National, Boston, 500; Market, Brighton, 2,700; Brighton, 639; Traders', 14,000; Howard, 13,500; State, 12,300; North, 12,100; Market, 6,200; City, 4,200; Eliot, 2,400; First National, Lynn, 4,700; Newton, 2,295.

Middlesex Institution for Savings.—Public Funds—United States Bonds, $118,000; Rhode Island Bonds, 14,000; Maine do., 19,000; Vermont, 5,000.
Bank Stock owned—Webster, $15,000; Columbian, 6,700; Commerce, 15,000; Eagle, 15,000; Faneuil Hall, 10,000; Merchants', Boston, 15,000; Traders', 2,500; City, Boston, 10,000; Hamilton, 2,100; Eliot, 16,700; First National, Boston, 2,800; Hide and Leather, 7,200; North America, 10,000; Shawmut, 6,700; Shoe and Leather, 10,000; Tremont, 10,000; Lowell, 900; Concord, 10,000; Framingham, 500; Revere, 30,000; Howard, 20,000; Second National, Boston, 4,500; Blackstone, 10,000; Boston, 13,300; State, 11,100.

Framingham Savings Bank.—Public Funds—United States Bonds, $86,100.
Bank Stock owned—Commerce, $15,800; Eliot, 8,900; First National, 16,500; Hide and Leather, 18,000; Maverick, 4,900; Mt. Vernon, 8,500; Traders', 1,000; Webster, 1,500; Second National, Boston, 3,000; Howard, 13,600; Boston, 3,300; Republic, 9,000; Framingham, 7,500.
Loans on Bank Stock—On Faneuil Hall, $250; Holliston, 90.
Railroad Bonds—Old Colony and Newport, $25,000.

Hopkinton Savings Bank.—Public Funds—United States Bonds, $8,000.
Bank Stock owned—Shawmut, $11,023.74; Hide and Leather, 1,404; Redemption, 4,090; Faneuil Hall, 1,965; Republic, 1,980.
Railroad Bonds—Eastern, $960.

	HUDSON.	LOWELL.		
	Hudson Savings Bank.	City Institution for Savings.	Lowell Institution for Savings.	Lowell Five Cents Savings Bank.
Number of Depositors,	325	7,860	5,074	8,474
Amount of Deposits,	$61,541 33	$2,745,249 39	$1,540,659 24	$1,995,332 94
Number of Deposits during year preceding,	528	7,063	4,197	8,580
Amount of the same,	$64,909 00	$710,013 30	$472,342 41	$656,054 52
Number of Deposits received during the year of and exceeding $300 at one time,	70	486	202	488
Amount of the same,	$38,215 00	$244,004 00	$115,873 00	$261,987 00
Number of withdrawals during the year,	267	3,343	4,937	3,596
Amount of the same,	$23,333 67	$434,845 06	$315,848 97	$415,251 62
Number of accounts opened during the year,	254	1,508	921	2,006
Number of accounts closed during the year,	58	1,093	956	1,280
Amount of surplus on hand,	$290 02	$104,952 97	$14,669 16	$37,683 25
Public Funds,	– –	377,669 00	711,000 00	346,500 00
Loans on public funds,	– –	2,000 00	20,000 00	7,900 00
Bank Stock,	– –	471,899 00	6,300 00	265,022 00
Loans on bank stock,	– –	30,600 00	40,200 00	20,300 00
Deposits in banks, bearing interest,	– –	55,000 00	210,000 00	25,000 00
Railroad Bonds,	– –	50,000 00	– –	2,000 00
Loans on railroad stock,	– –	– –	– –	– –

Invested in real estate,	– –	– –	$20,334 06	– –
Loans on mortgage of real estate,	$44,520 00	$1,029,090 00	99,700 00	$1,087,200 00
Loans to county or town,	13,000 00	668,700 00	443,975 00	220,000 00
Loans on personal security,	3,750 00	163,258 00	– –	54,300 00
Cash on hand,	1,606 85	1,986 36	3,819 34	4,794 19
Rate and amount of ordinary Dividends for last year,	6 per cent., $1,453 18	5 per cent, $119,843 67	4 per cent., $52,231 08	5 per cent., $84,104 52
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$7\frac{59}{100}$ per cent	$7\frac{933}{1000}$ per cent.	7 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	Every 5 years.	Every 3 years.
Annual Expenses of the institution,	– –	$6,053 04	$4,500 00	$4,743 70

City Institution for Savings, Lowell.—Public Funds—United States Bonds, $352,-669; Maine, 25,000.

Loans on Public Funds—On United States Bonds, $2,000.

Bank Stock owned—Prescott, $20,000; Webster, 10,500; Exchange, 5,000; First National, Boston, 25,000; Pemberton, 5,000; Bay State, 1,875; Eliot, 10,000; Third National, Boston, 10,000; Blackstone, 30,000; Boylston, 5,000; Second National, Boston, 26,500; Bunker Hill, 3,400; North America, 25,000; Railroad, 6,600; Continental, 10,900; Shawmut, 7,000; Hide and Leather, 7,500; Republic, 25,000; Howard, 13,-500; Atlas, 18,000; Revere, 50,000; Boston, 17,000; Redemption, 18,478; Appleton, 30,420; Tremont, 24,420; Commerce, 32,323.50; Market, 6,706; North, 18,144.50; Columbian, 3,000; Globe, 4,440; Old Boston, 130; Suffolk, 1,062.

Loans on Bank Stock—On 168 shares Appleton, $14,300; 45 First National, Lowell, 3,800; 65 Pemberton, 3,500; 100 Merchants', 9,000.

Deposits in Banks bearing interest—Wamesit, $50,000; Appleton, 5,000.

Railroad Bonds—Old Colony and Newport, $50,000.

Lowell Institution for Savings.—Public Funds—United States Bonds, $711,000.

Loans on Public Funds—United States Bonds, $20,000.

Bank Stock owned—Railroad, $6,300.

Loans on Bank Stock—On 40 shares First National, Lowell, $3,600; 36 First National, Lowell, 3,000; 256 Continental, 23,000; 118 Columbian, 10,600.

Deposits in Banks bearing interest—Wamesit, $25,000; First National, Lowell, 60,-000; Merchants', 125,000.

Lowell Five Cents Savings Bank.—Public Funds—United States Bonds, $271 500; Connecticut, 20,000; Rhode Island, 30,000; Maine, 25,000.

Loans on United States Bonds, $7,900

Bank Stock owned—Blackstone, $16,250; Continental, 10,000; Eliot, 10,000; Hide and Leather, 20,000; Howard, 15,145; Market, 5,000; First National, Boston, 10,610; Revere, 20,000; Webster, 5,000; North America, 6,600; Commerce, 12,420; Republic, 22,500; Redemption, 6,000; Bunker Hill, 1,625; Merchants', Lowell, 3,300; Prescott, 5,000; Railroad, 15,300; First National, Lowell, 1,300; Atlas, 13,440; Tremont, 7,200; Eagle, 13,800; Mechanics', 2,640; North, 14,040; Shawmut, 6,000; Suffolk, 7,442; Globe, 6,200; Columbian, 6,100; Shoe and Leather, 2,100.

Loans on Bank Stock—On 40 shares Appleton, $600; 25 Prescott, 2,200; 175 Maverick, 17,500.

Deposits in Banks bearing interest—Old Lowell, $25,000.

Railroad Bonds—Old Colony and Newport, $2,000.

	LOWELL.	MALDEN.	MARLBOROUGH.	MEDFORD.	NATICK.
	Mechanics' Savings Bank.	Malden Savings Bank.	Marlborough Savings Bank.	Medford Savings Bank.	Natick Five Cents Savings Bank.
Number of Depositors,	3,457	772	1,612	561	1,101
Amount of Deposits,	$1,407,840 30	$132,414 22	$476,663 52	$57,182 38	$211,024 73
Number of Deposits during year preceding,	3,736	1,119	1,534	933	1,401
Amount of the same,	$552,488 28	$80,746 82	$198,771 00	$43,627 00	$101,496 12
Number of Deposits received during the year of and exceeding $300 at one time,	427	49	185	32	79
Amount of the same,	$237,599 94	$23,826 18	$101,882 00	$17,373 00	$43,892 00
Number of withdrawals during the year,	2,250	490	785	154	583
Amount of the same,	$308,676 89	$53,244 08	$120,587 74	$11,417 34	$49,205 05
Number of accounts opened during the year,	1,001	230	513	271	426
Number of accounts closed during the year,	580	149	310	39	181
Amount of surplus on hand,	$18,947 02	– –	$1,880 63	$697 52	$1,479 71
Public Funds,	306,000 00	$30,000 00	– –	13,516 75	7,500 00
Loans on public funds,	7,000 00	– –	– –	– –	– –
Bank Stock,	113,750 00	2,500 00	119,100 00	3,616 00	518 75
Loans on bank stock,	10,300 00	– –	– –	– –	– –
Deposits in banks, bearing interest,	25,000 00	– –	– –	3,608 63	– –
Railroad Bonds,	25,000 00	– –	– –	– –	– –
Loans on railroad stock,	9,000 00	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$780,611 25	$80,500 00	$335,775 00	$35,475 00	$151,459 25
Loans to county or town,	44,800 00	13,000 00	10,000 00	– –	27,500 00
Loans on personal security,	94,800 00	– –	5,500 00	900 00	22,500 00
Cash on hand,	2,779 09	4,016 49	8,169 15	69 49	1,891 00
Rate and amount of ordinary Dividends for last year,	5 per cent., $57,403 13	6 per cent., $6,056 04	7 per cent., $27,360 93	6 per cent., $1,102 72	6 per cent., $10,105 13
Average annual per cent. of Dividends ending at time of and including last extra,	$23.89 on $100.	6¾ per cent.	– –	– –	7 per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 5 years.	– –	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,739 45	$600 00	$1,300 00	$523 34	$700 00

Mechanics' Savings Bank, Lowell.—Public Funds—United States Bonds, $295,500; Rhode Island, 10,000; Massachusetts, 1,000.
Loans on United States Bonds, $7,000.
Bank Stock owned—Malden, $6,800; Commerce, 6,000; Blackstone, 9,900; Webster, 5,000; Mechanics', Boston, 5,000; Revere, 6,400; North America, 3,700; Maverick, 4,400; Merchants', Boston, 1,500; Mt. Vernon, 1,000; City, Boston, 900; First National, Boston, 800; Everett, 4,500; Traders', 800; Redemption, 9,000; Bay State, 2,250; Pawners', 2,400; Atlas, 9,300; Republic, 8,300; Eliot, 2,500; Hide and Leather, 2,000; Howard, 1,300; Railroad, 20,000.
Loans on Bank Stock—On 92 shares Appleton and 13 Merchants', $10,300.
Deposits in Banks bearing interest—Railroad, $25,000.
Railroad Bonds—Old Colony and Newport, $25,000.
Loans on Railroad Bonds—On $10,000 Lowell and Lawrence, $9,000.

Malden Savings Bank.—Public Funds—United States Bonds, $30,000.
Bank Stock owned—Malden, $2,500.

Marlborough Savings Bank.—Bank Stock owned—First National, Marlborough, $100,000; Continental, 2,925; Market, 2,320; City, 2,134.75; Globe, 2,482.50; Howard, 2,091.12; Eliot, 1,872; Atlas, 1,785; Boston, 1,100; Revere, 1,173; Commerce, 1,216.63.

Medford Savings Bank.—Public Funds—United States Bonds, $8,516.75; Massachusetts, 5,000.
Bank Stock owned—Eliot, $575; Blackstone, 1,206; Revere, 615; Commerce, 1,220.
Deposits in Bank bearing interest—Eliot, $3,608.63.

Natick Five Cents Savings Bank.—Public Funds—United States Bonds, $7,500.
Bank Stock owned—First National, Boston, $518.75.

	NEWTON.	READING.	STONEHAM.	WAKEFIELD.	WALTHAM.
	Institution for Savings in Newton.	Reading Savings Bank.	Stoneham Five Cents Savings Bank.	Wakefield Savings Bank.	Waltham Savings Bank.
Number of Depositors,	982	325	873	392	3,213
Amount of Deposits,	$158,667 34	$69,548 51	$159,675 94	$40,972 28	$840,276 03
Number of Deposits during year preceding,	1,055	– –	1,187	935	4,150
Amount of the same,	$73,651 72	$55,758 94	$98,217 67	$48,001 82	$501,532 00
Number of Deposits received during the year of and exceeding $300 at one time,	43	83	75	34	262
Amount of the same,	$19,722 43	$47,916 00	$47,374 59	$15,630 64	$148,208 00
Number of withdrawals during the year,	674	165	447	236	1,778 00
Amount of the same,	$55,522 56	$31,050 00	$53,213 90	$24,348 05	$276,505 99
Number of accounts opened during the year,	215	258	293	260	974
Number of accounts closed during the year,	180	40	107	80	353
Amount of surplus on hand,	$4,107 97	– –	$8,927 91	$52 46	$4,321 80
Public Funds,	9,500 00	– –	20,700 00	– –	70,000 00
Loans on public funds,	4,100 00	$750 00	1,200 00	– –	– –
Bank Stock,	7,205 00	4,340 25	– –	– –	30,135 00
Loans on bank stock,	– –	– –	– –	– –	– –
Deposits in banks, bearing interest,	– –	5,000 00	4,687 90	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	- -	- -	- -	- -	- -
Loans on mortgage of real estate,	$116,495 00	$51,300 00	$99,326 25	$26,800 00	$558,354 00
Loans to county or town,	3,125 00	6,900 00	25,000 00	- -	134,000 00
Loans on personal security,	16,600 00	1,150 00	20,390 69	13,498 80	49,886 10
Cash on hand,	5,750 31	592 72	7,755 26	828 04	2,222 73
Rate and amount of ordinary Dividends for last year,	5 per cent., $6,435 40	5½ per cent., $260 52	5 per cent., $5,217 01	5 per cent., $915 70	7 per cent., $49,868 84
Average annual per cent. of Dividends ending at time of and including last extra,	6¼ per cent.	- -	7 per cent.	- -	- -
Extra Dividend, how often declared,	Every 5 years.	- -	Every 5 years.	Every 3 years.	No extra.
Annual Expenses of the institution,	$500 00	$315 34	$307 23	$617 70	$1,000 00

Institution for Savings in the Town of Newton.—Public Funds—United States Bonds, $9,500.
Loans on Public Funds—United States Bonds, $4,100.
Bank Stock owned—First National, Cambridge, $1,000; Brighton, 480; Waltham, 225; Revere, 4,000; Newton, 1,500.

Reading Savings Bank.—Bank Stock owned—Hide and Leather, $4,340.25.
Deposits in Banks bearing interest—Blackstone, $5,000.

Stoneham Five Cents Savings Bank.—Public Funds—United States Bonds, $20,700.
Loan on Public Funds—United States scrip, $1,200.
Deposits in Banks bearing interest—Blackstone, $4,687.90.

Waltham Savings Bank.—Public Funds—United States Bonds, $70,000.
Bank Stock owned—Revere, $10,000; Mount Vernon, 5,000; Waltham, 11,935; Third National, Boston, 2,500; Newton, 700.

	WOBURN.	ATHOL.	BARRE.	CLINTON.	FITCHBURG.
	Woburn Five Cents Savings Bank.	Athol Savings Bank.	Barre Savings Bank.	Clinton Savings Bank.	Fitchburg Savings Bank.
Number of Depositors,	1,628	1,447	461	1,338	5,730
Amount of Deposits,	$193,461 14	$310,226 98	$91,636 65	$327,703 43	$1,654,299 63
Number of Deposits during year preceding,	1,799	1,276	528	1,630	3,108
Amount of the same,	$76,684 73	$153,713 98	$68,106 66	$148,036 36	$452,985 74
Number of Deposits received during the year of and exceeding $300 at one time,	51	154	78	79	360
Amount of the same,	$29,975 95	$78,845 33	$36,820 93	$29,231 21	$188,864 17
Number of withdrawals during the year,	362	383	67	820	1,818
Amount of the same,	$33,200 19	$51,371 74	$7,855 20	$103,272 72	$213,889 77
Number of accounts opened during the year,	316	480	273	400	892
Number of accounts closed during the year,	167	165	25	311	560
Amount of surplus on hand,	$1,278 49	$3,056 70	$1,758 08	$135 96	$93,228 21
Public Funds,	70,000 00	10,000 00	3,470 00	100,000 00	194,000 00
Loans on public funds,	2,500 00	7,837 00	700 00	12,425 00	33,100 00
Bank Stock,	17,241 00	3,600 00	54,579 22	22,158 75	186,900 00
Loans on bank stock,	500 00	22,200 00	– –	7,950 00	7,000 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	2,700 00
Loans on railroad stock,	– –	20,500 00	– –	– –	13,000 00

Invested in real estate,	– –	– –	– –	– –	$60,916 54
Loans on mortgage of real estate,	$37,690 00	$118,455 40	$11,250 00	$109,665 00	618,226 00
Loans to county or town,	2,000 00	44,260 00	9,500 00	14,000 00	232,900 00
Loans on personal security,	64,600 00	83,525 30	13,700 00	61,400 00	364,004 66
Cash on hand,	208 63	2,905 98	195 51	240 64	34,447 20
Rate and amount of ordinary Dividends for last year,	5½ per cent., $7,725 94	5½ per cent., $11,703 20	6 per cent, $2,435 63	5 per cent., $14,442 72	6 per cent, $85,074 57
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	– –	– –	– –	6 1/10 per cent.
Extra Dividend, how often declared,	Every 3 years.	Every 3 years.	Every 3 years.	No extra	Every 5 years.
Annual Expenses of the institution,	$1,094 04	$1,096 48	$548 56	$1,100 00	$3,000 00

Woburn Five Cents Savings Bank.—Public Funds—United States Bonds, $70,000.
Loans on United States Bonds—$2,500.
Bank Stock owned—Blackstone, $5,196; Faneuil Hall, 2,090; Webster, 1,050; Hide and Leather, 6,070; Woburn, 2,840.
Loans on Bank Stock—On 6 shares Woburn, $500.

Athol Savings Bank.—Public Funds—United States Bonds, $10,000.
Loans on Public Funds—United States Bonds, $7,837.
Bank Stock owned—First National, Barre, $3,600.
Loans on Bank Stock—Miller's River, $7,200; Eliot, 15,000.
Loans on Railroad Stock—Vermont and Massachusetts, $15,000; New London Northern, 5,500.

Barre Savings Bank.—Public Funds—Bangor Bonds, $3,470.
Loans on Public Funds—On United States Bonds, $700.
Bank Stock owned—Citizens', $2,961; City, 3,375; First National, 2,700, all of Worcester; First National, Barre, 2,500; Ware, 1,096.25; Exchange, 1,896; Revere, 1,485; Blackstone, 2,832.59; First National, 7,140.25; Suffolk, 3,753.75; Tremont, 5,090; Webster, 2,452.63; Eliot, 1,190.25; Howard, 2,155.25; North America, 1,631.25; Boylston, 888; Mechanics', 3,500; Commerce, 1,250.50; Atlantic, 1,262; Redemption, 5,419.50.

Clinton Savings Bank.—Public Funds—United States Bonds, $100,000.
Loan on Public Funds—United States Bonds, $12,425.
Bank Stock owned—First National, Clinton, $20,000; Howard, 1,072.50; City, 547.50; Webster, 538.75.
Loans on Bank Stock—On 7 shares Lancaster, $500; 100 First National, Clinton, 7,450.

Fitchburg Savings Bank.—Public Funds—United States Bonds, $180,000; New Hampshire, 14,000.
Loans on United States Bonds, $31,300; Bangor, 1,800.
Bank Stock owned—Fitchburg, $12,500; Rollstone, 10,000; Townsend, 500; Webster, 10,000; Revere, 20,000; North, 11,600; Howard, 15,000; Merchants', 20,000; Atlas, 22,800; First National, 16,600; North America, 6,600; Commerce, 15,000; City, Worcester, 10,000; Quinsigamond, 3,000; Boston, 13,300.
Loans on Bank Stock—On 29 shares Fitchburg, $2,000; 50 First National, Leominster, 5,000.
Railroad Bonds—Agricultural Branch, guaranteed by Fitchburg and Worcester, $2,700.
Loans on Railroad Stock—On 30 shares Fitchburg and Worcester, $3,000; 150 Boston, Clinton and Fitchburg, 10,000, with other collateral.

	FITCHBURG.	GARDNER.	GRAFTON.	LANCASTER.	LEICESTER.
	Worcester North Savings Institution.	Gardner Savings Bank.	Grafton Savings Bank.	Lancaster Savings Bank.	Leicester Savings Bank.
Number of Depositors,	1,234	772	210	1,954	245
Amount of Deposits,	$392,222 78	$191,002 90	$53,129 88	$612,357 26	$74,836 29
Number of Deposits during year preceding,	1,735	985	282	1,037	399
Amount of the same,	$297,115 09	$127,669 96	$30,715 19	$126,875 00	$58,627 09
Number of Deposits received during the year of and exceeding $300 at one time,	302	109	28	148	82
Amount of the same,	$171,076 63	$57,952 66	$19,435 73	$70,313 00	$45,425 14
Number of withdrawals during the year,	591	224	67	633	66
Amount of the same,	$73,877 50	$34,486 24	$8,511 00	$91,013 66	$8,912 55
Number of accounts opened during the year,	757	386	98	305	173
Number of accounts closed during the year,	207	90	21	187	22
Amount of surplus on hand,	$1,336 45	$229 00	$1,140 43	$16,563 89	$1,488 53
Public Funds,	10,756 25	11,770 25	8,493 75	265,000 00	– –
Loans on public funds,	6,350 00	– –	– –	1,100 00	2,500 00
Bank Stock,	8,180 00	1,584 00	– –	61,300 00	20,362 25
Loans on bank stock,	1,000 00	4,800 00	5,000 00	8,100 00	– –
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	10,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$184,207 39	$103,215 00	$17,825 00	$197,421 61	$45,560 00
Loans to county or town,	17,100 00	48,596 95	– –	2,500 00	– –
Loans on personal security,	145,760 57	18,000 00	23,075 70	77,650 00	5,925 00
Cash on hand,	9,603 97	1,581 94	854 14	6,355 62	1,977 57
Rate and amount of ordinary Dividends for last year,	6 per cent., $12,147 56	6 per cent., $6,480 05	6 per cent., $1,484 74	7 per cent., $37,842 86	6½ per cent., $1,506 62
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual Expenses of the institution,	$700 00	$180 03	$294 90	$2,025 81	$261 62

Worcester North Savings Institution, Fitchburg—Public Funds—United States Bonds, $10,756.25.
Loans on Public Funds—United States Bonds, $6,350.
Bank Stock owned—Rollstone, $8,180.
Loans on Bank Stock—Rollstone, $1,000.

Gardner Savings Bank.—Public Funds—United States Bonds, $11,770.25.
Bank Stock owned—First National, Gardner, $1,584.
Loans on Bank Stock—On 56 shares First National, Gardner, $4,800.

Grafton Savings Bank.—Loans on United States Bonds, $8,493.75.
Loans on Bank Stock—On 50 shares Hide and Leather, $5,000.

Lancaster Savings Bank.—Public Funds—United States Bonds, $265,000.
Loans on United States Bonds, $1,100.
Bank Stock owned—Webster, $5,000; Eliot, 8,300; Howard, 6,700; Second National, Boston, 8,800; Commerce, 5,000; Lancaster, 5,000; City, Lynn, 15,000; Republic, 7,500.
Loan on Bank Stock—Lancaster, $8,100.
Railroad Bonds—Old Colony and Newport, $10,000.

Leicester Savings Bank.—Loans on United States Bonds, $2,500.
Bank Stock owned—North, $2,425; Webster, 2,085; Traders', 2,612.50; Howard, 2,635; State, 2,210; Eliot, 2,320; North America, 1,346; Continental, 1,150; Maverick, 1,178.75; Security, 1,050; Central, Worcester, 1,350.

	LEOMINSTER.	MILFORD.	MILLBURY.	NO. BROOKFIELD.	SOUTHBRIDGE.
	Leominster Savings Bank.	Milford Savings Bank.	Millbury Savings Bank.	No. Brookfield Savings Bank.	Southbridge Savings Bank.
Number of Depositors,	946	1,811	714	905	1,947
Amount of Deposits,	$196,902 26	$343,543 83	$201,621 41	$181,529 17	$536,076 58
Number of Deposits during year preceding,	735	1,556	660	763	1,210
Amount of the same,	$100,206 17	$112,042 11	$56,198 26	$74,759 71	$104,600 03
Number of Deposits received during the year of and exceeding $300 at one time,	197	65	48	69	81
Amount of the same,	$60,175 00	$32,537 47	$23,790 72	$31,065 23	$37,180 24
Number of withdrawals during the year,	348	737	372	324	656
Amount of the same,	$29,927 39	$77,847 50	$41,430 43	$45,261 19	$71,466 69
Number of accounts opened during the year,	358	404	169	237	334
Number of accounts closed during the year,	85	238	122	153	195
Amount of surplus on hand,	$253 82	$17,086 39	– –	$3,301 21	$18,251 44
Public Funds,	15,189 97	46,100 00	$62,100 00	101,925 00	209,000 00
Loans on public funds,	13,350 00	10,500 00	– –	– –	30,000 00
Bank Stock,	17,570 25	20,400 00	18,800 00	1,626 00	36,000 00
Loans on bank stock,	6,400 00	27,607 55	500 00	– –	7,410 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	6,000 00
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgages of real estate,	$105,250 00	$101,516 00	$88,475 00	$71,579 00	$192,250 00
Loans to county or town,	– –	69,000 00	31,500 00	4,500 00	18,000 00
Loans on personal security,	38,144 23	76,700 00	– –	3,900 00	54,927 00
Cash on hand,	616 48	8,806 67	2,601 50	960 98	741 02
Rate and amount of ordinary Dividends for last year,	6 per cent., $8,183 85	5 per cent., $15,129 24	6 per cent., $10,333 65	6 per cent., $8,349 68	5 per cent, $23,526 40
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	8 per cent.
Extra Dividend, how often declared,	No extra.	Every 5 years.	No extra.	No extra.	Every 3 years.
Annual Expenses of the institution,	$600 00	$1,500 00	$750 00	$550 00	$1,113 99

Leominster Savings Bank.—Public Funds—United States Bonds, $15,189.97.
Loans on United States Bonds, $13,350.
Bank Stock owned—Webster, $7,724; Boston, 6,625; Security, 3,221.25.
Loans on Bank Stock—On First National, Leominster, $6,400.

Milford Savings Bank.—Public Funds—United States Bonds, $26,600; Massachusetts, 19,500.
Loans on United States Bonds, $7,500; Town of Upton Bonds, 3,000.
Bank Stock owned—Milford, $8,000; Hopkinton, 2,700; Hide and Leather, 6,400; Howard, 2,600; Webster, 700.
Loans on Bank Stock—On 261 shares Milford, $22,607.55; 50 First National, Worcester, 5,000.

Millbury Savings Bank.—Public Funds—United States Bonds, $62,100.
Bank Stock owned—Oxford, $600; Worcester, 900; Central, 3,600; Citizens', 500; Quinsigamond, 2,400; Millbury, 5,500; Commerce, 1,000; Atlas, 3,000; Boston, 1,300.
Loan on Bank Stock—Millbury, $500.

North Brookfield Savings Bank.—Public Funds—United States Bonds, $53,500; Maine, 10,000; Massachusetts, 38,425.
Bank Stock owned—Ware, $546; Eliot, 1,080.

Southbridge Savings Bank.—Public Funds—United States Bonds, $164,000; Massachusetts, 35,000; Portland, 10,000.
Loans on United States Bonds, $30,000.
Bank Stock owned—Blackstone, $4,000; Boylston, 1,200; City, 1,200; Columbian, 500; New England, 2,200; Redemption, 10,000; Revere, 3,400; Washington, 2,000; Southbridge, 11,500.
Loans on Bank Stock—On 128 shares Southbridge, $7,410.
Deposits in Banks bearing interest—Southbridge, $9,000.

	UXBRIDGE.	WEBSTER.	WESTBOROUGH.	WINCHENDON.	WORCESTER.
	Uxbridge Savings Bank.	Webster Five Cents Savings Bank.	Westborough Savings Bank.	Winchendon Savings Bank.	People's Savings Bank.
Number of Depositors,	109*	869	261	1,327	6,723
Amount of Deposits,	$9,313 46	$90,009 19	$48,018 93	$296,773 71	$2,116,716 41
Number of Deposits during year preceding,	– –	921	392	1,107	10,039
Amount of the same,	– –	$62,132 18	$37,315 89	$142,297 47	$1,023,937 37
Number of Deposits received during the year of and exceeding $300 at one time,	10	37	35	123	917
Amount of the same,	$5,547 47	$18,956 00	$11,017 00	$61,317 32	$485,283 57
Number of withdrawals during the year,	– –	268	81	424	4,608
Amount of the same,	– –	$28,334 07	$6,962 08	$52,769 31	$593,403 93
Number of accounts opened during the year,	109	368	186	395	2,324
Number of accounts closed during the year,	– –	144	26	152	1,364
Amount of surplus on hand,	– –	– –	– –	$4,872 13	– –
Public Funds,	– –	– –	– –	63,500 00	$460,700 00
Loans on public funds,	– –	– –	– –	200 00	32,750 00
Bank Stock,	– –	– –	$5,013 33	20,000 00	224,982 63
Loans on bank stock,	– –	– –	2,500 00	4,000 00	16,350 00
Deposits in banks, bearing interest,	$6,395 14	$3,273 51	– –	– –	17,983 49
Railroad Bonds,	– –	– –	– –	969 90	40,000 00
Loans on railroad stock,	– –	– –	– –	3,000 00	3,500 00

Invested in real estate,	– –	– –	– –	– –	$65,000 00
Loans on mortgage of real estate,	$2,700 00	$66,400 00	$31,430 00	$95,347 36	$1,036,725 00
Loans to county or town,	– –	10,000 00	– –	29,000 00	82,000 00
Loans on personal security,	– –	5,140 00	7,800 00	77,049 50	173,733 76
Cash on hand,	32 32	3,504 44	2,112 30	8,579 08	8,779 68
Rate and amount of ordinary Dividends for last year,	– –	6 per cent.,	6 per cent.,	5½ per cent.,	6 per cent.,
	– –	$3,097 39	$949 99	$11,461 49	$102,703 89
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	6⅜ per cent.	– –
Extra Dividend, how often declared,	Every 3 years.	No extra.	No extra.	Every 5 years.	No extra.
Annual expenses of the institution,	$186 00	$600 00	$311 72	$486 20	$5,861 15

* *Uxbridge Savings Bank.*—Commenced business October 5, 1870.

Webster Savings Bank.—Deposits in Banks bearing interest—Worcester Safe Deposit and Trust Co., $3,273.51.

Westborough Savings Bank.—Bank Stock owned—Westborough, $5,013.33.
Loans on Bank Stock—On Westborough, $2,500.

Winchendon Savings Bank.—Public Funds—United States Bonds, $63,500.
Bank Stock owned—First National, Winchendon, $5,000; First National, Boston, 1,600; Mechanics', Boston, 3,400; Rollstone, 9,000; Fitchburg, 1,000.
Loans on Bank Stock—On 40 shares First, Winchendon, $4,000.
Railroad Bonds—Cheshire, $969.90.
Loans on Railroad Stock—Fitchburg, $3,000.

People's Savings Bank.—Public Funds—United States Bonds, $376,700; New York, 20,000; Connecticut, 6,000; Burlington, 16,000; Portland, 18,000; Hartford, 6,000; Bangor, 18,000.
Loan on Public Funds—United States and City Bonds, $32,750.
Bank Stock owned—Market, $4,169; Columbian, 3,409; Webster, 2,373; Redemption, 8,812.50; North America, 4,195; Union, 965.50; Maverick, 1,032.50; Shawmut, 5,934.25; Atlas, 4,955.25; Washington, 2,195.25; Tremont, 2,966.25; New England, 1,901.25; State, 12,364.62; Mechanics', 1,671.25; Hamilton, 2,789; Traders', 1,293.50; City, 1,155; Commerce, 21,714.13; Merchants', 13,277; Washington, 2,195.25; North, 10,489.38; Globe, 17,357.75; Eagle, 8,211.25; Revere, 20,243.50; Continental, 4,612.50; Suffolk, 5,508.50; Hide and Leather, 17.533; Republic, 3,200; City, Worcester, 11,760.50; Citizens', 1,806; Central, 10,717; Worcester, 7,148; Quinsigamond, 2,400.
Loans on Bank Stock—On 19 shares Worcester, $1,800; 91 First National, Worcester, 9,100; 50 Central, 5,000; 5 Millbury, 450.
Deposits in Banks bearing interest—Central, $7,983.49; Worcester, 10,000.
Railroad Bonds—Eastern, $40.000.
Loans on Railroad Stock—On 10 shares Norwich and Worcester, $900; 31 Worcester and Nashua, 2,600.

	WORCESTER.			AMHERST.
	Worcester Co. Institution for Savings.	Worcester Mechanics' Savings Bank.	Worcester Five Cents Savings Bank.	Amherst Savings Bank.
Number of Depositors,	13,942	5,131	4,576	1,205
Amount of Deposits,	$4,196,924 92	$1,878,618 66	$742,881 45	$173,455 72
Number of Deposits during year preceding,	8,306	4,031	1,246	1,169
Amount of the same,	$764,968 87	$546,904 55	$246,199 62	$83,900 61
Number of Deposits received during the year of and exceeding $300 at one time,	624	552	205	79
Amount of the same,	$329,036 00	$309,377 38	$110,424 16	$38,918 38
Number of withdrawals during the year,	6,146	3,005	750	439
Amount of the same,	$632,990 36	$375,173 73	$130,893 44	$36,267 06
Number of accounts opened during the year,	2,109	1,224	936	390
Number of accounts closed during the year,	1,683	831	515	148
Amount of surplus on hand,	$21,213 44	$31,388 97	$26,569 74	$3,960 70
Public Funds,	931,300 00	258,200 00	143,000 00	13,100 00
Loans on public funds,	23,850 00	27,850 00	10,000 00	5,925 00
Bank Stock,	718,500 00	138,375 56	104,300 00	2,000 00
Loans on bank stock,	16,745 00	6,360 00	10,000 00	1,500 00
Deposits in banks, bearing interest,	22,928 02	– –	11,388 96	– –
Railroad Bonds,	– –	– –	– –	8,500 00
Loans on railroad stock,	4,300 00	26,300 00	– –	– –

Invested in real estate,	– –	– –	– –	– –
Loans on mortgage of real estate,	$1,940,842 00	$1,224,661 50	$247,713 67	$84,635 00
Loans to county or town,	434,200 00	108,700 00	215,500 00	24,400 00
Loans on personal security,	241,051 00	115,050 00	7,200 00	33,154 63
Cash on hand,	3,721 78	3,165 98	10,649 33	3,299 84
Rate and amount of ordinary Dividends for last year,	6 per cent., $222,847 26	6 per cent., $97,241 31	6 per cent., $36,479 66	6 per cent., $7,185 88
Average annual per cent. of Dividends ending at time of and including last extra,	8 per cent.	– –	7¼ per cent.	– –
Extra Dividend, how often declared,	None hereafter.	No extra.	Every 5 years.	No extra.
Annual Expenses of the institution,	$9,600 00	$5,000 00	$1,823 91	$901 96

Worcester County Institution for Savings.—Public Funds—United States Bonds, $685,500; Massachusetts, 92,000; Connecticut, 2,800; New Hampshire, 33,000; Rhode Island, 77,000; Maine, 20,000; Vermont, 21,000.

Loans on Public Funds—On $25,300 United States Bonds, $23,850.

Bank Stock owned—Atlantic, $5,400; Atlas, 37,500; Blackstone, 11,600; Columbian, 5,000; Globe, 1,500; Hamilton, 15,000; Howard, 15,000; Massachusetts, 10,500; New England, 19,900; Merchants', 15,000; Market, 5,000; North America, 5,000; City, 20,800; Eagle, 8,800; Webster, 30,000; North, 4,700; First National, 25,000; Old Boston, 2,600; Shawmut, 16,300; Second National, 35,200; State, 11,300; Washington, 19,000; Republic, 18,000; Hide and Leather, 30,000; Revere, 50,000; Continental, 7,000; Freeman's, 11,400; Shoe and Leather, 10,700; Suffolk, 3,400; Tremont, 13,000; Commerce, 23,000; Redemption, 9,300; Exchange, 4,900; Union, 5,500; all of Boston; Blackstone, Uxbridge, 1,000; Fitchburg, 5,100; Grafton, 4,500; Leicester, 5,500; Lancaster, 2,000; Millbury, 8,000; Oxford, 4,800; Southbridge, 3,000; Third National, Springfield, 20,000; and in the city of Worcester, Citizens', 24,800; City, 25,500; Central, 28,100; Mechanics', 13,300; Quinsigamond, 18,000; Worcester, 63,600.

Loans on Bank Stock—On 42 shares First National, Worcester, $4,100; 6 Leicester, 550; 60 Tremont, 5,000; 34 Worcester, 3,000; 5 Mechanics', 425; 20 Faneuil Hall, 2,000; 5 Central, 500; 6 City and 6 Boston and Albany Railroad, 1,170.

Deposits in Banks bearing interest—Worcester, $22,928.02.

Loans on Railroad Stock—On 50 shares Worcester and Nashua Railroad, $4,300.

Worcester Mechanics' Savings Bank.—Public Funds—United States Bonds, $258,200.

Loans on Public Funds—United States Bonds, $23,350; City Bonds, 4,500.

Bank Stock owned—Commerce, $12,447; Boston, 11,459.37; North, 7,418.75; Revere, 20,000; City, Worcester, 18,000; Mechanics', Worcester, 31,224.69; Central, 6,647.50; Worcester, 7,542; Quinsigamond, 1,032.50; Grafton, 9,320; Southbridge, 3,780; Worcester County, Blackstone, 500; Traders', 5,568.75; Suffolk, 3,435.

Loans on Bank Stock—25 shares Mechanics', $2,100; 5 City, 400; 5 First National, 5 Leicester, 4 Central, 1,300; 24 Grafton, 2,160; 2 Leicester, 2 Mechanics', 2 Quinsigamond, 1 City, 530.

Loans on Railroad Stock—Boston and Albany, $1,200; Worcester and Nashua, 1,500; Boston, Clinton and Fitchburg, 20,000; Worcester and Nashua, and Providence and Worcester, 3,600.

Worcester Five Cents Savings Bank.—Public Funds—United States Bonds, $130,000; Massachusetts, 8,000; New Hampshire, 5,000.

Loan on Public Funds—United States Bonds, $9,800.

Bank Stock owned—City, Worcester, $8,000; Central, 7,000; Mechanics', Worcester, 4,800; Worcester, 1,300; Millbury, 8,000; Northborough, 3,000; Leicester, 3,000; Grafton, 5,000; First National, Boston, 6,700; Hide and Leather, 7,500; Eliot, 5,000; Merchants', Boston, 5,000; Webster, 5,000; Quinsigamond, 10,000; Atlas, 5,000; Howard, 5,000; Commerce, Boston, 5,000; Traders', 5,000; State, 5,000.

Loans on Bank Stock—100 shares City, Worcester, $10,000.

Deposits in Banks bearing interest—Quinsigamond, $11,388.96.

Amherst Savings Bank.—Public Funds—United States Bonds, $3,100; Bangor, 10,000.

Loans on United States Bonds, $6,000; Amherst, 500.

Bank Stock owned—First National, Easthampton, $2,000.

Loans on Bank Stock—On 16 shares First National, Amherst, $1,500.

Railroad Bonds—Vermont and Massachusetts, $5,000; Hartford, New Haven and Springfield, 1,000; New London Northern, 2,500.

	EASTHAMPTON.	NORTHAMPTON.		WARE.	CHICOPEE.
	Easthampton Savings Bank.	Northampton Institution for Savings.	Hampshire Savings Bank.	Ware Savings Bank.	Chicopee Savings Bank.
Number of Depositors,	111*	4,349	580	3,268	1,000
Amount of Deposits,	$11,422 15	$1,334,835 67	$137,413 82	$1,154,921 58	$305,289 73
Number of Deposits during year preceding,	111	3,679	710	2,385	1,189
Amount of the same,	$11,422 15	$431,911 15	$118,477 48	$301,462 08	$114,708 54
Number of Deposits received during the year of and exceeding $300 at one time,	7	411	112	292	59
Amount of the same,	$3,925 00	$237,282 90	$71,979 92	$151,268 94	$13,589 00
Number of withdrawals during the year,	12	2,485	227	1,478	714
Amount of the same,	$1,125 00	$275,463 15	$38,636 53	$202,009 14	$76,957 54
Number of accounts opened during the year,	111	1,031	359	779	281
Number of accounts closed during the year,	11	408	67	505	197
Amount of surplus on hand,	– –	$26,853 38	$978 13	$16,702 86	$359 64
Public Funds,	– –	399,000 00	1,500 00	378,000 00	20,000 00
Loans on public funds,	– –	94,845 00	9,600 00	10,100 00	4,500 00
Bank Stock,	$2,000 00	37,300 00	12,630 00	193,300 00	9,200 00
Loans on bank stock,	– –	67,950 00	38,000 00	7,900 00	3,200 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	20,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	665 00

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$1,500 00	$429,179 40	$55,250 00	$195,557 00	$213,641 04
Loans to county or town,	– –	27,050 00	1,500 00	171,140 00	– –
Loans on personal security,	6,000 00	197,370 00	12,500 00	168,395 00	54,050 00
Cash on hand,	619 85	108,994 65	6,574 89	26,335 05	393 33
Rate and amount of ordinary Dividends for last year,	– –	6 per cent.,	6 per cent.,	6 per cent.,	6 per cent.,
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$69,684 45	$3,052 37	$57,712 45	$15,550 21
	– –	$6\frac{9}{10}$ per cent.	– –	$7\frac{3}{5}$ per cent.	– –
Extra Dividend, how often declared,	– –	Every 5 years.	Every 3 years.	Every 5 years.	No extra.
Annual Expenses of the institution,	$177 30	$3,300 00	$350 00	$3,800 00	$1,200 00

Easthampton Savings Bank.—Bank Stock owned—First National, Easthampton, $2,000.

* Commenced business July 20, 1870.

Northampton Institution for Savings.—Public Funds—U. States Bonds, $399,000.

Loan on Public Funds—On $96,550 United States Bonds, $94,845.

Bank Stock owned—First National, Boston, $3,000; North America, 2,700; Webster, 2,000; Washington, 2,000; Merchants', Boston, 2,000; Second National, Boston, 3,400; Traders', 2,000; Exchange, 1,000; State, 1,700; Atlantic, 1,000; Bank of Commerce, 2,000; City, Worcester, 4,000; Northampton, 1,000; First National, Northampton, 1,600; Boston, 5,300; Shawmut, 2,600.

Loans on Bank Stock—On 38 shares First National, Northampton, $3,750; 48 Old Boston and $500 U. S. Bonds, 3,000; 82 First National, Easthampton, 6,300; 100 Northampton and 100 City, 20,000; 22 Hampshire County, 2,000; 20 Third National, Springfield, 1,500; 13 Exchange, 600; 7 City, Worcester, 700; 20 Northampton, 25 First, Northampton and 15 Mechanics', Worcester, 7,000; 100 Northampton, 10,200; 48 First, Northampton, 20 Northampton, 3,600; 15 Conway, 1,500; 30 Northampton, 8 Hampshire County, 3,800; 16 Northampton, 18 First, Northampton, 10 Mechanics' and Traders', Worcester, 4,000.

Hampshire Savings Bank.—Public Funds—United States Bonds, $1,500.

Loans on United States Bonds, $9,600.

Bank Stock owned—Hampshire County, $8,580; First National, Northampton, 650; First National, Easthampton, 2,200; 10 John Hancock, 1,200.

Loans on Bank Stock—Hampshire County, $32,500; First, Northampton, 1,500; Northampton, 4,000.

Ware Savings Bank.—Public Funds—United States Bonds, $375,000; Massachusetts, 3,000.

Loans on Public Funds—On United States Bonds, $10,100.

Bank Stock owned—Ware, $30,000; Boston, 20,000; First National, Boston, 10,000; Redemption, 10,000; Commerce, 3,000; Eliot, 5,000; Merchants', 7,500; North, 10,000; North America, 10,000; Washington, 3,000; City, Worcester, 5,000; Monson, 3,500; Traders', 12,500; Webster, 20,000; Republic, 15,000; Revere, 20,000; Second National, Boston, 8,800.

Loans on Bank Stock—On 21 shares Leicester, $1,700; 15 Monson, 1,100; 43 Ware, 3,450; 14 Ware and 15 Southbridge, 1,650.

Railroad Bonds—Eastern, $20,000.

Chicopee Savings Bank.—Public Funds—United States Bonds, $20,000.

Loan on Public Funds—United States Bonds, $4,500.

Bank Stock owned—First National, Chicopee, 42 shares, $4,200; 50 Third National, Springfield, 5,000.

Loans on Bank Stock—20 shares Hampshire County, $2,000; 10 Third National, Springfield, 800; 4 First National, Springfield, 400.

Loans on Railroad Stock—On 9 shares Connecticut River, $665.

	HOLYOKE.	PALMER.	SPRINGFIELD.		
	Holyoke Savings Bank.	Palmer Savings Bank.	Hampden Savings Bank.	Springfield Institution for Savings.	Springfield Five Cents Savings Bank.
Number of Depositors,	1,625	135*	2,069	11,505	4,663
Amount of Deposits,	$460,181 80	$22,353 50	$802,559 59	$4,141,507 48	$934,798 47
Number of Deposits during year preceding,	3,300	– –	1,760	13,232	3,859
Amount of the same,	$297,366 61	$22,832 50	$345,543 17	$1,617,228 14	$424,467 62
Number of Deposits received during the year of and exceeding $300 at one time,	218	24	213	1,563	362
Amount of the same,	$133,269 00	$14,736 00	$146,789 00	$931,313 93	$229,741 27
Number of withdrawals during the year,	1,483	11	1,050	7,782	2,101
Amount of the same,	$166,846 52	$479 00	$143,310 54	$1,047,444 49	$250,062 96
Number of accounts opened during the year,	753	142	677	3,756	1,010
Number of accounts closed during the year,	451	7	277	2,019	595
Amount of surplus on hand,	$7,975 76	– –	$18,507 98	$21,145 60	$16,315 56
Public Funds,	20,000 00	– –	61,000 00	1,262,294 00	237,200 00
Loans on public funds,	5,900 00	– –	10,558 00	151,800 00	22,600 00
Bank Stock,	14,360 00	– –	119,865 00	315,100 00	41,100 00
Loans on bank stock,	– –	– –	30,800 00	99,600 00	18,600 00
Deposits in banks, bearing interest,	11,569 39	– –	– –	18,136 93	– –
Railroad Bonds,	– –	– –	5,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	18,500 00	– –

Invested in real estate,	– –	– –	– –	$100,212 26	– –
Loans on mortgage of real estate,	$296,650 00	$8,600 00	$500,216 67	1,930,630 00	$598,400 00
Loans to county or town,	24,500 00	4,890 00	11,000 00	223,541 00	12,500 00
Loans on personal security,	71,447 00	3,900 00	82,474 00	23,050 00	– –
Cash on hand,	31,523 97	4,688 23	6,102 57	19,788 89	20,714 03
Rate and amount of ordinary Dividends for last year,	6½ per cent., $22,196 32	– –	6 per cent., $38,430 68	6½ per cent., $216,459 06	6½ per cent., $48,715 17
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	– –	8⅕ per cent.	– –	7 per cent.
Extra Dividend, how often declared,	No rule.	– –	Every 3 years.	No rule.	No rule.
Annual Expenses of the institution,	$1,323 69	– –	$2,000 00	$8,575 02	$3,639 20

Holyoke Savings Bank.—Public Funds—United States Bonds, $20,000.
Loan on Public Funds—United States Bonds, $5,900.
Bank Stock owned—Hadley Falls, $1,771; Agawam, 2,370.50; John Hancock, 1,442; Third National, Springfield, 6,685; Westfield, 412; First National, Easthampton, 1,680.
* Commenced business July 1, 1870.

Hampden Savings Bank.—Public Funds—United States Bonds, $56,000; Massachusetts, 5,000.
Loan on Public Funds—On United States Bonds, $10,558.
Bank Stock owned—Monson, $2,200; Hadley Falls, 4,732; First National, Chicopee, 2,130; First National, Boston, 8,300; Revere, 20,000; Webster, 4,292; Merchants', 20,630; Commerce, 9,312; Tremont, 600; Hide and Leather, 7,500; Republic, 9,000; Agawam, 29,144; Third National, Springfield, 2,025.
Loans on Bank Stock—On 20 shares Chicopee, $1,450; 10 Agawam, 650; 59 Third National, Springfield, 5,900; 19 First, Springfield, and 31 Pynchon, 5,000; 30 Machinists', Taunton, and $2,000 U. S. Bonds, 5,000; 20 First, Springfield, and 12 Second, Springfield, 3,200; 65 Pynchon, 6,500; 26 First, Springfield, 2,000; 7 Monson and $400 U. S. Bonds, 1,100.
Railroad Bonds—Old Colony and Newport, $5,000.

Springfield Institution for Savings.—Public Funds—United States Bonds, $1,100,000; New York, 9,850; Massachusetts, 7,500; Vermont, 1,000; Maine, 27,292.50; New Hampshire, 41,577.50; Rhode Island, 29,960; Connecticut, 33,791.50; Hartford, 11,322.50.
Loans on Public Funds—On $160,500 United States Bonds, $150,500; on $2,000 City of Hartford, 1,300.
Bank Stock owned—First National, $15,000; Second National, 18,000; Chicopee, 19,000; Pynchon, 10,000; Agawam, 12,300; John Hancock, 5,000—all of Springfield; Hadley Falls, 2,600; Hampshire County, 2,000; First, Chicopee, 8,500; State, 8,000; Shawmut, 10,000; Hamilton, 10,000; North, 5,800; City, Boston, 10,000; Tremont, 12,000; Atlantic, 4,000; North America, 13,300; Old Boston, 1,000; Second, Boston, 17,700; Commerce, 10,000; Exchange, 2,000; Atlas, 22,500; Howard, 13,300; Washington, 3,000; Eliot, 5,000; Eagle, 5,000; Blackstone, 15,000; Columbian, 6,600; Webster, 7,500; Union, 2,900; Revere, 15,000; First, Boston, 5,000; Freeman's, 8,500; Suffolk, 9,200; Ware, 400.
Loans on Bank Stock—On 132 shares First National, Springfield, $12,350; 265 Third, 25,850; 80 Second, 7,000; 56 Agawam, 5,600; 126 Chicopee, 6,900; 20 Chicopee and 35 Pynchon, 4,400; 28 Chicopee and 15 Second, 4,100; 30 First, 10 Second, 4,000; 35 Mount Vernon, 3,500; 85 John Hancock, 8,500; 15 First, Easthampton, 1,400; 10 First, Amherst, 800; 23 First, Northampton, 18 First, Easthampton, 4,100; 10 First, 7 Chicopee, 1,700; 15 Pynchon, 1,500; 20 First, 10 Third, 10 Chicopee, 2,500; 10 First, Chicopee, 1,000; 10 Hampden, 1,000; 10 Monson, 1,000; 8 Hampshire County, 5 First, Adams, 2 Hampden, 1,500.
Loans on Railroad Stock—On 230 shares Boston and Albany, $18,500.
Deposits in Banks bearing interest—Blackstone, $18,136.93.

Springfield Five Cents Savings Bank.—Public Funds—United States Bonds, $237,200.
Loans on Public Funds—On United States Bonds, $22,600.
Bank Stock owned—City, Worcester, $5,600; Ware, 6,000; Chicopee, 4,500; Second National, Springfield, 4,000; Hadley Falls, 1,500; Monson, 1,000; Pynchon, 5,000; Cabot, 1,000; John Hancock, 5,000; Agawam, 7,500.
Loans on Bank Stock—81 shares Pynchon, $8,000; 52 Pynchon, 20 John Hancock, 7,000; 10 Cabot, 10 Ware, 2,000; 16 Ware, 1,600.

	WALES.	WESTFIELD.	GREENFIELD.		SHELBURNE.
	Wales Savings Bank.	Westfield Savings Bank.	Franklin Savings Institution.	Greenfield Savings Bank.	Shelburne Falls Five Cents Savings Bank.
Number of Depositors,	59*	1,846	5,876	967	2,226
Amount of Deposits,	$9,132 50	$486,289 11	$1,963,608 39	$320,832 34	$427,994 08
Number of Deposits during year preceding,	59	2,076	4,348	1,352	1,670
Amount of the same,	$9,132 50	$222,092 59	$557,328 61	$260,335 73	$122,451 49
Number of Deposits received during the year of and exceeding $300 at one time,	5	176	570	259	101
Amount of the same,	$2,850 00	$100,646 42	$340,552 99	$159,193 17	$56,724 63
Number of withdrawals during the year,	– –	1,014	2,523	316	876
Amount of the same,	– –	$105,972 08	$284,036 51	$53,671 42	$105,701 34
Number of accounts opened during the year,	59	507	1,270	641	456
Number of accounts closed during the year,	– –	271	569	72	230
Amount of surplus on hand,	– –	$1,261 21	$71,831 37	$2,345 58	$11,908 53
Public Funds,	– –	190,000 00	605,600 00	12,400 90	54,600 00
Loans on public funds,	– –	15,900 00	78,315 00	450 00	– –
Bank Stock,	– –	9,000 00	58,504 00	93,720 78	23,700 00
Loans on bank stock,	$500 00	4,400 00	48,950 00	7,750 00	4,650 80
Deposits in banks, bearing interest,	– –	– –	17,695 74	– –	2,573 11
Railroad Bonds,	– –	– –	15,000 00	20,000 00	– –
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	$3,811 01
Loans on mortgage of real estate,	$1,975 00	$151,105 00	$506,815 00	$81,290 00	216,833 06
Loans to county or town,	575	6,000 00	258,025 00	30,000 00	18,000 00
Loans on personal security,	5,800 00	103,300 00	445,290 55	67,545 00	115,080 17
Cash on hand,	212 88	6,655 14	1,244 47	10,021 24	654 46
Rate and amount of ordinary Dividends for last year,	– –	6 per cent., $22,647 60	6 per cent., $97,174 92	6 per cent., $8,951 21	6 per cent., $23,323 38
Average annual per cent. of Dividends ending at time of and including last extra,	– –	$8\frac{2}{5}$ per cent.	8 per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 5 years.	– –	No rule.
Annual Expenses of the institution,	– –	$1,107 24	$3,000 00	$700 00	$1,400 00

Wales Savings Bank.—Loan on Bank Stock—Monson, $500.
* Commenced business May 1, 1870.

Westfield Savings Bank.—Public Funds—United States Bonds, $145,000; Maine, 20,000; Portland, 25,000.
Loan on Public Funds—On United States Bonds, $15,900.
Bank Stock owned—First National, Westfield, $5,800; Hampden, 200; Hampshire County, 3,000.
Loans on Bank Stock—First National, Westfield, $3,400; Hampden, 1,000.

Franklin Savings Institution.—Public Funds—United States Bonds, $508,300; Maine, 25,000; New Hampshire, 40,000; Connecticut, 300; Portland, 32,000.
Loans on Public Funds—On United States Bonds, $77,815; Vermont, 500.
Bank Stock owned—Commerce, $20,400; Faneuil Hall, 500; Revere, 16,600; North, America, 8,700; Traders', 1,500; Webster, 10,200; First National, Greenfield, 604.
Loans on Bank Stock—300 shares Easthampton, $25,000; 5 Northampton, 450; 10 Mechanics', Worcester, 3 Second, Boston, and 10 Connecticut River Railroad, 2,000; 173 First National, Greenfield, and $1,000 U. S. Bonds, $17,000; 44 Shelburne Falls and $500 U. S. Bonds, 4,500.
Deposits in Banks bearing interest—First National, Greenfield, $17,695 74.
Railroad Bonds—Eastern, $15,000.

Greenfield Savings Bank.—Public Funds—United States Bonds, $12,400.90.
Bank Stock owned—Redemption, $25,930.40; Franklin County, 640; First National, Greenfield, 2,734; Commerce, 7,102; Continental, 4,813.17; Hamilton, 4,204.20; Revere, 7,684.80; Webster, 5,205.56; Globe, 5,161.15; City, 641.89; Market, 2,593.71; Traders', 2,607.65; Merchants', 19,128.50; Washington, 423.43.
Loans on Bank Stock—On 10 shares Shelburne Falls, $1,000; 7 First, Northampton, 700; 8 Franklin County, 700; 50 First, Northampton, 5,000; 3 First, Greenfield, 350.
Railroad Bonds—Eastern, $20,000.

Shelburne Falls Five Cents Savings Bank.—Public Funds—United States Bonds, $54,600.
Loans on Bank Stock—First, Northampton, $2,350.80; Shelburne Falls, 2,300.

	ADAMS.		GT. BARRINGTON.	LEE.	PITTSFIELD.
	North Adams Savings Bank.	South Adams Savings Bank.	Great Barrington Savings Bank.	Lee Savings Bank.	Berkshire County Savings Bank.
Number of Depositors,	1,712	390	743	1,171	3,979
Amount of Deposits,	$442,843 66	$88,235 96	$135,448 32	$299,007 67	$1,228,375 51
Number of Deposits during year preceding,	2,126	714	1,596	1,136	4,397
Amount of the same,	$195,753 15	$82,524 85	$123,555 29	$108,210 13	$479,159 00
Number of Deposits received during the year of and exceeding $300 at one time,	156	65	122	77	416
Amount of the same,	$80,191 65	$31,600 00	$64,317 43	$47,861 73	$241,229 00
Number of withdrawals during the year,	955	123	195	583	2,305
Amount of the same,	$120,763 19	$15,680 59	$25,003 72	$76,987 35	$264,703 00
Number of accounts opened during the year,	621	309	536	308	1,274
Number of accounts closed during the year,	358	42	80	195	627
Amount of surplus on hand,	$8,676 73	$1,136 69	$206 24	$4,517 62	$42,170 03
Public Funds,	21,450 00	– –	– –	112,000 00	304,800 00
Loans on public funds,	3,600 00	– –	2,650 00	1,100 00	9,500 00
Bank Stock,	8,900 00	5,080 00	– –	10,880 00	100,338 27
Loans on bank stock,	8,868 00	10,000 00	– –	960 00	18,000 00
Deposits in banks, bearing interest,	6,639 53	13,151 35	– –	– –	– –
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	1,800 00

Invested in real estate,	$8,208 62	– –	– –	– –	– –
Loans on mortgage of real estate,	138,347 50	$26,250 00	$90,750 00	$132,177 04	$428,297 48
Loans to county or town,	78,258 66	2,156 95	4,700 00	30,500 00	142,864 88
Loans on personal security,	177,125 00	32,500 00	34,647 06	15,900 00	246,299 47
Cash on hand,	6,762 61	– –	2,527 17	8 25	18,257 61
Rate and amount of ordinary Dividends for last year,	6 per cent., $21,300 32	6 per cent., $1,347 45	6 per cent., $2,828 35	6 per cent., $14,574 20	6 per cent., $56,313 51
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	– –	– –	6½ per cent.	7 per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$2,200 00	$400 00	$557 91	$950 00	$4,500 00

North Adams Savings Bank.—Public Funds—United States Bonds, $21,450.
Loan on Public Funds—United States Bonds, $3,600.
Bank Stock owned—Adams, $7,500; Lee, 1,400.
Loans on Bank Stock—Adams, $8,400; Pittsfield, 468.
Deposit in Banks bearing interest—Adams, $6,639.53.

South Adams Savings Bank.—Bank Stock owned—First National, Adams, $5,080.
Loan on Bank Stock—First National, Adams, $10,000.
Deposits in Banks bearing interest—First, Adams, $13,151.35.

Great Barrington Savings Bank.—Loans on United States Bonds, $2,650.

Lee Savings Bank.—Public Funds—United States Bonds, $112,000.
Loans on United States Bonds, $1,100.
Bank Stock owned—Lee, $4,480; Adams, 6,400.
Loans on Bank Stock—Lee, $960.

Berkshire County Savings Bank.—Public Funds—United States Bonds, $299,800; Connecticut, 5,000.
Loans on United States Bonds, $9,500.
Bank Stock owned—Howard, $3,200; Hide and Leather, 2,500; Shawmut, 2,000; Blackstone, 4,000; Hadley Falls, 2,000; Pittsfield, 4,000; Webster, 8,000; Commerce, 8,000; Merchants', 6,800; Lee, 6,720; Revere, 16,000; Atlantic, 4,500; Eagle, 8,000; North, 3,500; First National, Chicopee, 6,000; Boston, 10,000; Agricultural, 4,864; Adams, 254.27.
Loans on Bank Stock—On 144 shares Pittsfield, $15,000; 10 Adams, 1,000; 15 Agricultural, 2,000.
Loans on Railroad Stock—On 20 shares Boston and Albany, $1,800.

	CANTON.	COHASSET.	DEDHAM.	FOXBOROUGH.	RANDOLPH.
	Canton Institution for Savings.	Cohasset Savings Bank.	Dedham Institution for Savings.	Foxborough Savings Bank.	Randolph Savings Bank.
Number of Depositors,	825	791	3,132	630	1,189
Amount of Deposits,	$191,814 15	$248,875 21	$778,237 59	$128,376 82	$310,528 69
Number of Deposits during year preceding,	559	378	1,501	1,643	1,078
Amount of the same,	$40,997 43	$42,641 00	$99,916 92	$52,318 43	$119,642 73
Number of Deposits received during the year of and exceeding $300 at one time,	24	25	41	40	88
Amount of the same,	$9,525 00	$13,626 00	$19,702 00	$22,019 00	$43,646 11
Number of withdrawals during the year,	236	293	777	226	495
Amount of the same,	$23,660 44	$26,871 84	$74,002 83	$19,875 32	$35,318 18
Number of accounts opened during the year,	170	131	370	122	270
Number of accounts closed during the year,	91	60	271	59	130
Amount of surplus on hand,	$2,098 61	$8,027 87	$78,446 28	$3,148 77	$10,326 79
Public Funds,	45,000 00	62,000 00	71,000 00	12,300 00	80,000 00
Loans on public funds,	4,600 00	– –	28,250 00	– –	2,375 00
Bank Stock,	8,900 00	43,400 00	40,814 50	5,200 00	48,200 00
Loans on bank stock,	2,200 00	– –	3,300 00	– –	– –
Deposits in banks, bearing interest,	– –	– –	21,389 11	– –	– –
Railroad Bonds,	– –	– –	– –	– –	84,000 00
Loans on railroad stock,	– –	– –	– –	– –	– –

Invested in real estate,	– –	– –	– –	– –	– –
Loans on mortgage of real estate,	$78,895 00	$130,275 00	$597,642 00	$95,745 00	$33,250 00
Loans to county or town,	– –	13,000 00	11,000 00	2,000 00	56,000 00
Loans on personal security,	52,330 00	– –	82,850 00	13,175 00	20,100 00
Cash on hand,	3,091 50	8,228 08	– –	3,152 94	4,930 48
Rate and amount of ordinary Dividends for last year,	6 per cent., $9,850 15	6 per cent., $13,122 44	5 per cent., $34,432 17	6 per cent., $6,416 18	6 per cent., $15,186 98
Average annual per cent. of Dividends ending at time of and including last extra,	7 per cent.	7 per cent.	$6\frac{65}{100}$ per cent.	$7\frac{1}{2}$ per cent.	$7\frac{1}{2}$ per cent.
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.	Every 5 years.
Annual Expenses of the institution,	$639 25	$922 25	$2,133 28	$175 00	$450 00

Canton Savings Bank.—Public Funds—United States Bonds, $45,000.
Loan on United States Bonds, $2,600.
Bank Stock owned—Neponset, $6,700; Market, 500; North, 1,700.
Loan on Bank Stock—On 23 shares Neponset, $2,200.

Cohasset Savings Bank.—Public Funds—United States Bonds, $62,000.
Bank Stock owned—Atlas, $3,000; Blackstone, 2,000; City, 2,900; Columbian, 2,000; Hide and Leather, 1,000; Eagle, 1,800; Market, 1,000; Maverick, 1,300; Merchants', 2,300; North, 1,200; First National, Boston, 1,000; Shawmut, 3,200; Tremont, 2,300; Union, 1,500; Boston, 3,500; State, 1,600; Washington, 1,000; Webster, 1,600; Everett, 1,000; Republic, 2,200; Revere, 6,000.

Dedham Institution for Savings.—Public Funds—United States Bonds, $71,000.
Loan on Public Funds—United States Bonds, $28,250.
Bank Stock owned—Dedham, $12,987.50; Howard, 4,094.50; Blackstone, 4,625; Atlas, 5,650; State, 1,451.50; Union, 620; Globe, 1,065; Traders', 1,542.50; People's, 5,930; Commerce, 2,848.50.
Loans on Bank Stock—Cambridgeport, $900; Dedham, 2,400.
Deposit in Bank bearing interest—Dedham, $21,389 11.

Foxborough Savings Bank.—Public Funds—United States Bonds, $12,300.
Bank Stock owned—Wrentham, $700; Boylston, 1,200; Webster, 1,000; Hide and Leather, 1,500; Faneuil Hall, 800.

Randolph Savings Bank.—Public Funds—United States Bonds, $55,000; Maine, 5,000; New Hampshire, 10,000; Portland, 10,000.
Loans on Public Funds—On United States Bonds, $2,375.
Bank Stock owned—Eliot, $2,000; Blackstone, 4,500; New England, 1,000; North America, 2,000; Eagle, 1,500; Everett, 2,000; Traders', 2,500, Redemption, 4,200; State, 1,500; Merchants', 2,200; Howard, 1,500; Commerce, 3,500; Tremont, 5,000; North, 2,800; Shawmut, 1,600; City, 1,000; Exchange, 1,000; Market, 2,500; Boston, 400; Hide and Leather, 2,000; Webster, 1,000; Taunton, 2,500.
Railroad Bonds—Eastern, $10,000; Old Colony and Newport, 74,000.

	QUINCY.	WEYMOUTH.		ATTLEBOROUGH.	FAIRHAVEN.
	Quincy Savings Bank.	South Weymouth Savings Bank.	Weymouth and Braintree Institution for Savings.	Attleborough Savings Bank.	Fairhaven Institution for Savings.
Number of Depositors,	2,096	427	1,917	414	1,011
Amount of Deposits,	$647,840 79	$127,839 64	$563,701 97	$96,877 28	$422,677 93
Number of Deposits during year preceding,	1,726	414	1,054	590 00	575
Amount of the same,	$175,500 73	$60,233 10	$130,291 38	$59,275 54	$105,756 72
Number of Deposits received during the year of and exceeding $300 at one time,	154	62	84	42	108
Amount of the same,	$81,215 89	$33,475 00	$41,807 05	$23,902 68	$62,998 36
Number of withdrawals during the year,	929	98	758	237	557
Amount of the same,	$124,575 25	$9,684 91	$60,901 21	$32,403 37	$48,621 20
Number of accounts opened during the year,	442	139	265	157	192
Number of accounts closed during the year,	227	28	192	47	81
Amount of surplus on hand,	– –	$3,801 67	$5,993 95	– –	$35,158 27
Public Funds,	$203,000 00	– –	126,500 00	$8,800 00	110,900 00
Loans on public funds,	10,000 00	– –	– –	– –	4,372 00
Bank Stock,	54,234 86	68,249 62	66,200 00	2,290 50	133,200 00
Loans on bank stock,	15,500 00	– –	– –	13,200 00	15,391 22
Deposits in banks, bearing interest,	– –	2,250 28	– –	– –	– –
Railroad Bonds,	20,000 00	– –	10,000 00	– –	– –
Loans on railroad stock,	– –	– –	– –	– –	17,700 00

Invested in real estate,	– –	– –	– –	– –	$3,500 00
Loans on mortgage of real estate,	$283,881 88	$50,126 66	$322,949 00	$31,150 00	5,977 18
Loans to county or town,	61,000 00	– –	13,000 00	10,100 00	51,000 00
Loans on personal security,	– –	11,090 00	23,806 00	30,150 00	94,348 44
Cash on hand,	– –	– –	7,240 92	6,386 92	21,447 37
Rate and amount of ordinary Dividends for last year,	$5\frac{1}{2}$ per cent., $30,521 07	6 per cent., $5,091 44	6 per cent., $30,057 90	8 per cent., $6,476 06	7 per cent., $25,073 84
Average annual per cent. of Dividends ending at time of and including last extra,	$8\frac{36}{100}$ per cent.	– –	$7\frac{7}{10}$ per cent.	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 3 years.	Every 5 years.	No extra.	No extra.
Annual Expenses of the institution,	$1,500 00	$400 00	$1,100 00	$100 00	$1,350 00

Quincy Savings Bank.—Public Funds—United States Bonds, $163,000; Portland, 40,000.

Loan on Public Funds—United States Bonds, $10,000.

Bank Stock owned—Washington, $844; Hide and Leather, 1,500; Eliot, 1,706.20; Webster, 2,000; Exchange, 1,975.33; Merchants', 2,657.50; Boston, 3,338.08; Atlas, 3,806.25; State, 2,600; North, 3,050; Traders', 3,555; North America, 6,725; Mount Wollaston, 10,100; Granite, 10,377.50.

Loans on Bank Stock—On 14 shares Granite, $500; 150 Republic, 15,000.

Railroad Bonds—Old Colony and Newport, $25,000.

South Weymouth Savings Bank.—Bank Stock owned—State, $7,633.50; No. America, 6,530.25; Shawmut, 6,250.25; Globe, 2,499; Traders', 5,167.50; Tremont, 2,351.25; South Weymouth, 1,399; Eliot, 3,006.75; New England, 2.605; Redemption, 12,910.25; Columbian, 3,686.62; Commerce, 3,182.50; Revere, 2,460; Howard, 2,180; Boston, 6,387.75.

Deposits in Bank bearing interest—So. Weymouth, $2,250.28.

Weymouth and Braintree Institution for Savings.—Public Funds—United States Bonds, $126,500.

Bank Stock owned—Merchants', Boston, $1,200; North, 1,400; Hide and Leather, 7,500; Webster, 2,700; Washington, 4,000; Exchange, 1,500; Republic, 3,000; Maverick, 2,200; Boston, 2,700; Weymouth, 40,000.

Railroad Bonds—Old Colony and Newport, $10,000.

Attleborough Savings Bank.—Public Funds—United States Bonds, $8,800.

Bank Stock owned—Attleborough, $2,290.50.

Loan on Bank Stock—Attleborough, $13,200.

Fairhaven Institution for Savings.—Public Funds—United States Bonds, $82,900; Bath, 9,000; Portland, 6,000; Bangor, 13,000.

Loans on Public Funds—On United States Bonds, $4,372.

Bank Stock owned—Fairhaven, $20,000; First National, New Bedford, 7,000; Mechanics', New Bedford, 6,800; Commerce, New Bedford, 2,100; Commerce, Boston, 20,100; Republic, 7,500; Boston, 30,000; Eliot, 8,100; North, 5,600; Webster, 7,600; Merchants', Boston, 8,000; Traders', 8,200; State, 900; Howard, 1,300.

Loans on Bank Stock—On 95 shares Fairhaven, $5,956.21; 8 Webster, 360; 11 Mechanics', 850; 3 Commerce, 225; 40 Boston, 4,000; 20 Boston, 20 Blackstone, 4,000.

	FALL RIVER.				NEW BEDFORD.
	Citizens' Savings Bank.	Fall River Savings Bank.	Fall River Five Cents Savings Bank.	Union Savings Bank.	New Bedford Institution for Savings.
Number of Depositors,	2,486	9,679	4,541	587	13,799
Amount of Deposits,	$1,533,265 00	$4,567,481 49	$997,818 18	$254,197 38	$5,602,870 20
Number of Deposits during year preceding,	6,652	21,292	12,476	1,518	9,611
Amount of the same,	$429,494 98	$1,257,352 68	$434,939 60	$245,071 91	$1,294,636 59
Number of Deposits received during the year of and exceeding $300 at one time,	328	968	327	261	1,135
Amount of the same,	$214,147 51	$664,491 00	$224,040 00	$163,956 33	$696,396 48
Number of withdrawals during the year,	2,178	8,468	2,046	362	12,122
Amount of the same,	$212,996 08	$701,206 88	$180,984 57	$53,969 09	$1,205,758 46
Number of accounts opened during the year,	588	2,121	1,041	531	2,330 00
Number of accounts closed during the year,	411	1,141	550	129	1,735
Amount of surplus on hand,	$8,630 00	$87,000 00	– –	$11,623 82	$139,970 04
Public Funds,	161,000 00	618,000 00	$350,000 00	– –	2,009,575 00
Loans on public funds,	– –	– –	– –	– –	26,289 95
Bank Stock,	285,891 50	661,600 00	151,300 00	13,510 00	1,198,250 00
Loans on bank stock,	– –	– –	– –	– –	10,700 00
Deposits in banks, bearing interest,	– –	– –	70,000 00	– –	40,655 04
Railroad Bonds,	63,937 50	45,500 00	– –	– –	46,360 00
Loans on railroad stock,	– –	– –	– –	– –	12,750 00

Invested in real estate,	– –	$50,000 00	– –	– –	$5,553 00
Loans on mortgage of real estate,	$318,051 00	804,945 00	$63,575 00	$98,540 00	2,633 67
Loans to county or town,	18,998 75	120,000 00	– –	25,000 00	1,238,605 50
Loans on personal security,	757,950 00	2,186,368 00	371,000 00	127,475 00	1,124,798 66
Cash on hand,	2,623 10	81,068 49	10,207 26	1,296 20	16,467 87
Rate and amount of ordinary Dividends for last year,	8 per cent., $104,954 82	8 per cent., $303,733 23	8 per cent., $58,799 41	8 per cent., $3,342 84	7 per cent., $366,882 07
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	– –
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	No extra.
Annual expenses of the institution,	$2,973 45	$5,432 75	$2,250 00	$500 00	$10,027 84

Citizens' Savings Bank, Fall River.—Public Funds—United States Bonds, $161,000.
Bank Stock owned—Pocasset, $80,000; Union, Fall River, 15,500; Metacomet, 28,-700; Fall River, 9,712.50; Second National, Fall River, 18,000; Commerce, Boston, 10,000; Maverick, 4,779; Eliot, 7,900; First National, Boston, 25,000; Redemption, 4,900; Merchants', Boston, 5,000; Railroad, 2,500; Hide and Leather, 22,500; Howard, 14,000; Revere, 37,400.

Fall River Savings Bank.—Public Funds—United States Bonds, $618,000.
Bank Stock owned—Fall River, $60,300; Massasoit, 42,200; Metacomet, 75,600; Second National, Fall River, 15,000; Union, 23,000; First National, New Bedford, 50,000; Commerce, New Bedford, 25,000; Commerce, Boston, 33,500; North America, 40,000; Merchants', Boston, 16,000; Faneuil Hall, 40,000; Washington, 20,000; Webster, 27,-500; Eliot, 18,300; Hide and Leather, 27,000; First National, Boston, 33,000; Revere, 40,000; Merchants', New Bedford, 22,000; Howard, 30,000; Second National, Boston, 23,200.

Fall River Five Cents Savings Bank.—Public Funds—U. States Bonds, $350,000.
Bank Stock owned—Atlantic, $1,300; Atlas, 3,000; Commerce, 1,000; Blackstone, 12,000; Boston, 3,200; Broadway, 5,500; Eliot, 1,500; First National, Boston, 5,000; Howard, 13,300; Maverick, 2,200; Exchange, Boston, 4,000; Hide and Leather, 7,500; Shawmut, 6,700; Webster, 3,000; First National, Malden, 10,000; First National, Chelsea, 30,000; Monument, 8,500; Oxford, 2,000; South Reading, 7,200; Union, 5,000; Revere, 10,000; Second National, Fall River, 12,200; Metacomet, 4,400.

Union Savings Bank.—Bank Stock owned—Union, Fall River, $11,110; Pocasset, 2,400.

New Bedford Institution for Savings.—Public Funds—United States Bonds, $1,325,-000; Massachusetts, 27,000; Maine, 50,000; Vermont, 50,000; Connecticut, 50,000; New Hampshire, 145,000; Middletown, 40,425; Hartford, 36,760; Portland, 47,200; Bath, 37,750; Newport, 9,000; Augusta, 4,320; Bangor, 87,000; Burlington, 4,320; Rockland, 18,050; County of Sagadahock, Maine, 27,750; Meriden, 50,000.
Loans on Public Funds—On United States Bonds, $25,989.95; City of Bath, 300.
Bank Stock owned—Merchants', $166,600; First National, 166,600; Commerce, 100,-000; Mechanics', 100,000,—all in New Bedford; Hide and Leather, 10,000; Boston, 14,-300; Howard, 13,300; Exchange, 2,000; Commerce, 40,000; Second National, Boston, 42,600; North America, 28,000; Broadway, 10,700; Maverick, 10,000; First National, Boston, 20,000; Merchants', Boston, 15,000; Eliot, 8,300; North, 22,100; City, Boston, 2,700; Republic, 37,500; Shawmut, 9,000; Tremont, 32,800; Hamilton, 8,300; Washington, 13,000; Continental, 20,000; Eagle, 12,800; Massachusetts, 18,250; Union, Boston, 2,400; Atlas, 36,000; State, 8,200; Traders', 13,000; Columbian, 23,-200; Webster, 12,000; Revere, 50,000; Monument, 10,000; First National, Chelsea, 20,000; South Reading, 7,000; Fall River, 20,000; Metacomet, 25,000; First National, Malden, 15,000; Fairhaven, 3,600; Railroad, 9,000; Third National, Springfield, 20,000.
Loans on Bank Stock—On 100 shares Mechanics', New Bedford, $6,200; 36 Merchants', 3,150; 10 First National, New Bedford, 900; 21 State, 450.
Deposits in Banks bearing interest—Merchants', $7,325.85; First National, 7,020.24; Commerce, 7,406.28; Mechanics', 7,118.35—all in New Bedford; Massachusetts, 11,784.-32.
Railroad Bonds—New Bedford and Taunton, $46,360.
Loan on Railroad Stock—Pittsfield and North Adams, $12,750, on 150 shares.

	NEW BEDFORD.	NORTH EASTON.	TAUNTON.		ABINGTON.
	New Bedford Five Cents Savings Bank.	North Easton Savings Bank.	Bristol County Savings Bank.	Taunton Savings Bank.	Abington Savings Bank.
Number of Depositors,	9,177	668	6,508	1,514	2,086
Amount of Deposits,	$1,998,988 79	$161,798 82	$1,794,710 01	$399,373 43	$559,223 09
Number of Deposits during year preceding,	8,686	691	6,176	2,780	1,472
Amount of the same,	$680,272 96	$54,827 21	$761,622 16	$401,671 40	$141,122 30
Number of Deposits received during the year of and exceeding $300 at one time,	639	23	345	393	121
Amount of the same,	$403,746 81	$11,725 74	$250,382 00	$399,944 42	$58,588 00
Number of withdrawals during the year,	4,554	304	4,587	588	853
Amount of the same,	$365,571 29	$33,725 84	$481,403 85	$90,362 18	$87,364 43
Number of accounts opened during the year,	2,044	143	1,306	1,263	140
Number of accounts closed during the year,	796	90	913	143	91
Amount of surplus on hand,	$27,855 06	$799 75	$32,753 64	– –	$19,883 80
Public Funds,	841,300 00	52,175 55	305,000 00	$27,150 00	134,650 00
Loans on public funds,	59,378 00	– –	11,800 00	5,730 00	26,844 00
Bank Stock,	54,000 00	25,406 75	47,584 00	20,909 61	35,200 00
Loans on bank stock,	– –	20,200 00	1,700 00	2,000 00	2,340 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	1,024 34
Railroad Bonds,	83,500 00	14,300 00	– –	– –	43,542 07
Loans on railroad stock,	– –	450 00	3,000 00	– –	– –

Invested in real estate,	– –	– –	$6,000 00	– –	– –
Loans on mortgage of real estate,	$349,527 36	$29,575 75	879,290 76	$161,991 00	$228,793 66
Loans to county or town,	296,400 00	6,000 00	3,400 00	– –	66,980 76
Loans on personal security,	356,698 10	13,000 00	549,070 50	181,300 00	35,165 00
Cash on hand,	8,151 13	990 52	6,402 35	5,642 56	4,567 06
Rate and amount of ordinary Dividends for last year,	7 per cent., $117,657 34	6½ per cent., $9,225 15	7 per cent., $110,743 50	7 per cent., $8,552 18	6 per cent, $28,646 56
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	7¾ per cent.
Extra Dividend, how often declared,	No extra.	No extra.	No extra.	No extra.	Every 5 years.
Annual Expenses of the institution,	$5,572 15	$250 00	$5,500 00	$1,540 00	$1,500 00

New Bedford Five Cents Savings Bank.—Public Funds—United States Bonds, $401,300; Calais, 6,000; Portland, 200,000; Newport, 10,000; Bangor, 100,000; Eastport, 15,000; New Haven, 59,000; New Hampshire, 50,000.
Loans on Public Funds—On United States Bonds, $59,378.
Bank Stock owned—Third National, Springfield, $10.000; First National, Boston, 10,000; Worcester County, 3,000; Revere, 16,000; Merchants', New Bedford, 15,000.
Railroad Bonds—Eastern, $50,000; Mansfield and Framingham, 33,500.

North Easton Savings Bank.—Public Funds—United States Bonds, $25,970.55; New Hampshire, 2,000; Bangor, 6,960; Portland, 15,245; Bath, 2,000.
Bank Stock owned—Neponset, $8,100; Bristol County, 4,560; Redempton, 1,989; First National, Easton, 7,240; Traders', 3.517 75.
Loans on Bank Stock—On 238 shares First National, Easton, $20,200.
Railroad Bonds—Old Colony and Newport, $13,390; Union Pacific, 1,410.
Loans on Railroad Stock—On 5 shares Old Colony and Newport, $450.

Bristol County Savings Bank.—Public Funds—United States Bonds, $305,000.
Loan on United States Bonds, $11,800.
Bank Stock owned—Machinists', $14,477; Bristol County, 2,562; Fairhaven, 4,000; Boston, 4,000; First National, Boston, 10,075; Third National, Springfield, 10,000.
Loans on Bank Stock—On 2 shares Bristol County, $200; 5 Hide and Leather, 500; 9 Machinists', 1,000.
Loans on Railroad Stock—30 shares Old Colony and Newport, $3,000.

Taunton Savings Bank.—Public Funds—Bangor Bonds, $27,150.
Loans on Public Funds—United States Bonds, $5,730.
Bank Stock owned—Atlas, $12,508.61; Taunton, 5,205; Bristol County, 3,196.
Loans on Bank Stock—On 12 shares Bristol County, 8 Taunton, $2,000.

Abington Savings Bank—Public Funds—United States Bonds, $134,650.
Loan on Public Funds—United States Bonds, $26,844.
Bank Stock owned—Boston, $4,100; Republic, 4,500; Hide and Leather, 3,800; Eliot, 3,400; Webster, 2,300; First National, Adams, 4,000; Abington, 7,100; Howard, 2,700; Traders', 3,300.
Loans on Bank Stock—36 shares Abington, $2,340.
Railroad Bonds—Old Colony and Newport, $19,232.08; Eastern, 24,309 99.

	EAST ABINGTON.	HINGHAM.	N. BRIDGEWATER.	PLYMOUTH.	
	East Abington Savings Bank.	Hingham Institution for Savings.	North Bridgewater Savings Bank.	Plymouth Savings Bank.	Plymouth Five Cents Savings Bank.
Number of Depositors,	440	3,287	1,525	6,065	1,864
Amount of Deposits,	$95,903 14	$1,100,667 30	$314,892 39	$1,570,405 90	$308,459 76
Number of Deposits during year preceding,	673	1,433	1,522	2,676	1,519
Amount of the same,	$65,969 54	$160,152 88	$141,612 39	$219,500 04	$79,247 24
Number of Deposits received during the year of and exceeding $300 at one time,	48	164	82	195	58
Amount of the same,	$25,384 00	$81,485 88	$39,172 93	$82,068 86	$26,516 39
Number of withdrawals during the year,	214	1,093	873	2,907	449
Amount of the same,	$18,362 05	$152,766 92	$97,329 86	$150,662 79	$42,815 80
Number of accounts opened during the year,	252	418	473	848	341
Number of accounts closed during the year,	66	331	237	399	128
Amount of surplus on hand,	$1,722 22	$3,409 31	$2,978 08	$72,192 98	$4,218 52
Public Funds,	– –	247,800 00	1,836 00	474,500 00	144,450 00
Loans on public funds,	1,000 00	4,050 00	– –	15,500 00	5,800 00
Bank Stock,	25,127 60	141,600 00	47,295 12	404,315 00	17,500 00
Loans on bank stock,	– –	4,350 00	– –	5,300 00	484 00
Deposits in banks, bearing interest,	3,394 09	– –	– –	– –	– –
Railroad Bonds,	– –	– –	– –	51,600 00	30,000 00
Loans on railroad stock,	– –	– –	– –	24,640 00	160 00

Invested in real estate,	– –	$1,921 03	– –	$10,721 65	$2,850 00
Loans on mortgages of real estate,	$67,452 62	660,875 00	$159,720 51	364,522 00	66,497 75
Loans to county or town,	– –	5,250 00	– –	119,296 00	12,000 00
Loans on personal security,	529 08	21,200 00	96,243 92	154,065 16	26,384 00
Cash on hand,	249 53	19,030 67	13,021 10	18,337 74	6,552 53
Rate and amount of ordinary Dividends for last year,	6 per cent., $3,243 71	6 per cent., $59,289 74	6 per cent., $15,135 69	8 per cent., $113,534 84	6¼ per cent., $16,165 52
Average annual per cent. of Dividends ending at time of and including last extra,	– –	8¼ per cent.	– –	– –	– –
Extra Dividend, how often declared,	Every 5 years.	Every 5 years.	No rule.	No extra.	No extra.
Annual Expenses of the institution,	$300 00	$2,042 98	$1,000 00	$4,504 21	$1,171 50

East Abington Savings Bank.—Loans on Public Funds—On United States Bonds, $1,000.

Bank Stock owned—Webster, $6,112.35; Traders', 2,186.75; Continental, 1,681; Eliot, 1,112.75; State, 2,070.75; Hide and Leather, 4,832.50; Revere, 7,131.50.

Deposits in Banks bearing interest—Redemption, $3,394.09.

Hingham Institution for Savings.—Public Funds—United States Bonds, $232,800; Maine, 10,000; Rhode Island, 5,000.

Loan on Public Funds—United States Bonds, $4,050.

Bank Stock owned—Hingham, $15,000; Union, Weymouth, 2,800; Abington, 1,500; Old Colony, 1,600; Merchants', 7,500; Hamilton, 4,200, Market, 3,600; City, 3,200; Revere, 15,000; Atlas, 7,500; Globe, 3,000; Tremont, 8,000; Shoe and Leather, 5,000; State 2,600; Union, 5,000; Republic, 7,500; Webster, 3,500; Suffolk, 2,300; Eagle, 10,000; New England, 2,000; North America, 8,000; Commerce, 11,000; Atlantic, 3,800; First National, Boston, 5,000; First National, Chelsea, 3,000.

Loans on Bank Stock—On 25 shares Mechanics', $2,250; 15 Hingham, 9 Old Colony 2,000; 2 Hingham, 100.

North Bridgewater Savings Bank.—Public Funds—United States Bonds, $1,836.

Bank Stock owned—North America, $11,024.75; Everett, 1,072; Eliot, 10,026 75; Market, 4,796; Redemption, 1,053; New England, 698; State, 1,320; First National, Chelsea, 11,300; First National, Malden, 2,500; Traders', 530; Howard, 7,212 50; Brighton Market, 558.12.

Plymouth Savings Bank.—Public Funds—United States Bonds, $247,000; Massachusetts, 68,000; Maine, 44,500; Rhode Island, 12,000; Vermont 3,000.

Loans on United States Bonds, $14,500; Plymouth, 1,000.

Bank Stock owned—State, $13,000; Merchants', 21,375; Plymouth, 21,800; Old Colony, 25,200; Bristol County, 17,100; Hingham, 5,700; Market, 10,240; Traders', 6,800; City, Boston, 8,400; Suffolk, 6,200; North, 900; Massachusetts, 8,000; Second National, Boston, 27,000; Blackstone, 4,320; Tremont, 19,500; Atlantic, 3,690; Eagle, 8,000; New England, 8,600; Boylston, 5,000; Exchange, Boston, 12,190, Abington, 1,500; Commerce, 14,400; North America, 12,000; Railroad, 11,000; Globe, 2,900; Freeman's 2,100; Atlas, 23,400; Union, 10,000; Hamilton, 5,300; Boston, 9,900; Shawmut, 8,950; Webster, 10,000; Columbian, 4,200; Revere, 16,000; Third National, Springfield, 10,000; Old Boston, 5,450; Howard, 5,400; Republic, 18,800.

Loans on Bank Stock—Bristol County, $1,500; Plymouth, 2,800; Old Colony, 1,000.

Railroad Bonds—Old Colony and Newport, $51,600.

Loans on Railroad Stock—Old Colony and Newport, $24,640.

Plymouth Five Cents Savings Bank.—Public Funds—United States Bonds, $84,450; Maine, 20,000; Massachusetts, 10,000; Vermont, 2,000; Rhode Island, 5,000; Portland, 10,000; Bangor, 2,000; Gardiner, 2,000; Bath, 1,000.

Loans on United States Bonds, $4,800; Plymouth, 1,000.

Bank Stock owned—Atlas, $2,500; Merchants', 1,000; Revere, 2,000; North, 600; Shoe and Leather, 500; Pawners', 300, Commerce, 1,000; Republic, 1,500; Third National, Springfield, 1,000; Old Colony, 2,500; Plymouth, 1,300; Webster, 2,300; City, 1,000.

Loans on Bank Stock—On 5 shares Old Colony, $300; 2 Plymouth, 184.

Railroad Bonds—Old Colony and Newport, $18,000; Eastern, 12,000.

Loans on Railroad Stock—On 3 shares Old Colony and Newport, $160.

	SCITUATE.	SOUTH SCITUATE.	WAREHAM.	BARNSTABLE.	HARWICH.
	Scituate Savings Bank.	South Scituate Savings Bank.	Wareham Savings Bank.	Barnstable Savings Bank.	Cape Cod Five Cents Savings Bank.
Number of Depositors,	282	947	1,255	3,315	1,717
Amount of Deposits,	$88,011 38	$283,070 41	$384,939 81	$1,099,352 00	$281,156 69
Number of Deposits during year preceding,	111	319	780	1,413	975
Amount of the same,	$18,586 00	$37,844 08	$95,812 63	$181,730 00	$110,845 31
Number of Deposits received during the year of and exceeding $300 at one time,	18	30	83	182	84
Amount of the same,	$10,688 00	$16,597 95	$54,254 44	$92,785 00	$31,462 18
Number of withdrawals during the year,	107	309	572	875	356
Amount of the same,	$8,814 25	$32,899 08	$67,432 99	$120,974 00	$41,013 93
Number of accounts opened during the year,	42	125	321	437	411
Number of accounts closed during the year,	15	84	138	265	149
Amount of surplus on hand,	$6,252 73	$1,277 56	$28,011 00	$15,809 00	- -
Public Funds,	5,100 00	10,850 00	- -	228,000 00	$100 00
Loans on public funds,	- -	46,500 00	- -	1,400 00	- -
Bank Stock,	16,895 25	- -	180,951 84	184,406 56	21,144 83
Loans on bank stock,	- -	- -	19,600 00	2,100 00	- -
Deposits in banks, bearing interest,	- -	- -	- -	- -	5,977 55
Railroad Bonds,	- -	- -	14,910 05	- -	- -
Loans on railroad stock,	- -	- -	9,900 00	- -	- -

Invested in real estate, ...	- -	- -	- -	$3,500 00	- -
Loans on mortgage of real estate, . .	$58,905 00	$186,509 02	$2,750 00	436,328 00	$81,831 56
Loans to county or town, ...	9,470 00	12,532 00	5,000 00	35,500 00	26,700 00
Loans on personal security, ...	2,184 73	25,477 06	168,790 07	220,948 00	152,055 58
Cash on hand, ...	856 86	4,540 71	11,048 85	6,518 00	1,488 19
Rate and amount of ordinary Dividends for last year, ...	6 per cent., $4,682 35	6 per cent., $15,729 56	7 per cent, $23,244 52	7 per cent., $69,226 58	7 per cent, $15,935 71
Average annual per cent. of Dividends ending at time of and including last extra, .	- -	7½ per cent.	- -	- -	- -
Extra Dividend, how often declared, . .	Every 5 years.	Every 5 years.	No extra.	No extra.	No extra.
Annual Expenses of the institution, . .	$200 00	$600 00	$925 65	$1,850 00	$675 00

Scituate Savings Bank.—Public Funds—United States Bonds, $4,100; Massachusetts, 1,000.

Bank Stock owned—Merchants', $1,060; Blackstone, 1,011.25; Howard, 1,600; Shawmut, 1,262.50; Washington, 415; Monument, 971; Boston, 7,050; North, 1,225,-50; Plymouth, 1,300.

South Scituate Savings Bank.—Bank Stock owned—Atlantic, $1,000; Second National, Boston, 1,700; Merchants', 1,500; Washington, 1,600; City, 2,300; North, 4,500; Massachusetts, 500; Hamilton, 1,500; New England, 1,000; Eliot, 800; Globe, 300; Columbian, 3,200; Union, Boston, 1,000; Commerce, 4,000; Eagle, 2,300; Traders', 2,800; Webster, 2,000; Hingham, 2,800; Webster, 2,000; Revere, 6,500; Union, Weymouth, 2,500; Howard, 1,400; Shawmut, 1,300.

Public Funds—United States Bonds, $10,850.

Wareham Savings Bank.—Bank Stock owned—Exchange, Boston, $700; Commerce, Boston, 6,770.75; First National, Boston, 2,000; Shoe and Leather, 6,600; Merchants', 11,230 95; City, Boston, 5,000; Second National, Boston, 7,246 25; Andover, 500; Merchants', New Bedford, 2,500; Webster, 10,541.25; North America, 9,225; Eagle, 10,591.50; Suffolk, 11,624 38; Blackstone, 12,991.26; Boylston, 11,603.50; Atlas, 11,-328.25; Atlantic, 14,477.75; Shawmut, 10,000; Revere, 6,473; Republic, 3,000; Falmouth, 5,194.50; Wareham, 21,353.50.

Loans on Bank Stock—100 shares Atlantic, $10,000; 113 So. Reading, 9,600.

Railroad Bonds—Old Colony and Newport, $14,910.05.

Loans on Railroad Stock—On 182 shares Cape Cod, $9,900.

Barnstable Savings Bank.—Public Funds—United States Bonds, $228,000.

Loans on United States Bonds, $1,400.

Bank Stock owned—Old Colony, $6,000; Bay State, 1,490.81; Merchants', Boston, 11,737.50; Tremont, 7,965; Commerce, 10,820; Market, 2,000; Blackstone, Boston, 22,400; Webster, 5,041.25; Eliot, 8,300; Union, Boston, 3,000; North, 3,282,50; North America, 12,090; Atlantic, 4,455; City, Boston, 1,804.50; Second National, Boston, 8,800; First National, Boston, 10,000; Washington, 3,700; First National, Yarmouth, 14,590; Boston, 6,600; Revere, 20,000; Republic, 15,000; Shawmut, 5,330.

Loans on Bank Stock—Cape Cod, $1,300; First National, Hyannis, 500; First National, Yarmouth, 300.

Cape Cod Five Cents Savings Bank.—Public Funds—United States Bonds, $100.

Bank Stock owned—Cape Cod, $15,055.75; Shawmut, 2,601.58; Yarmouth, 1,537.-50; Republic, 1,950

Deposits in Bank bearing interest—Shawmut, $5,977.55.

	HYANNIS.	PROVINCETOWN.	SANDWICH.	WELLFLEET.	NANTUCKET.
	Hyannis Savings Bank.	Seamen's Savings Bank.	Sandwich Savings Bank.	Wellfleet Savings Bank.	Nantucket Institution for Savings.
Number of Depositors,	605	1,422	379	630	1,417
Amount of Deposits,	$136,887 16	$405,978 13	$52,600 78	$136,109 52	$448,782 09
Number of Deposits during year preceding,	768	803	311	443	1,156
Amount of the same,	$93,715 18	$104,450 81	$21,189 85	$57,451 21	$124,590 07
Number of Deposits received during the year of and exceeding $300 at one time,	105	97	15	57	105
Amount of the same,	$53,232 86	$49,384 31	$7,675 00	$28,550 00	$60,166 73
Number of withdrawals during the year,	153	653	163	76	1,361
Amount of the same,	$23,323 74	$70,549 44	$10,181 86	$27,741 06	$103,062 98
Number of accounts opened during the year,	325	284	90	169	236
Number of accounts closed during the year,	55	154	66	54	173
Amount of surplus on hand,	$1,433 93	$14,855 61	$1,568 55	$3,878 95	$8,883 62
Public Funds,	– –	124,500 00	8,500 00	– –	64,625 00
Loans on public funds,	– –	6,650 00	300 00	– –	5,833 00
Bank Stock,	6,846 37	49,900 00	– –	71,357 29	118,200 00
Loans on bank stock,	1,900 00	3,100 00	– –	– –	1,400 00
Deposits in banks, bearing interest,	– –	– –	– –	– –	508 81
Railroad Bonds,	– –	– –	– –	– –	– –
Loans on railroad stock,	3,000 00	500 00	– –	– –	500 00

Invested in real estate,	– –	$2,803 75	– –	– –	$8,575 00
Loans on mortgage of real estate,	$27,420 75	29,664 00	$25,147 00	$4,225 00	215,813 50
Loans to county or town,	– –	110,275 00	3,300 00	17,175 00	– –
Loans on personal security,	91,025 87	92,236 43	16,565 00	19,525 00	26,379 58
Cash on hand,	1,128 10	6,634 55	234 58	2,744 92	11,212 88
Rate and amount of ordinary Dividends for last year,	6½ per cent., $4,712 00	8 per cent., $24,005 64	6½ per cent., $2,545 31	7 per cent., $7,339 35	7 per cent., $26,225 32
Average annual per cent. of Dividends ending at time of and including last extra,	– –	– –	– –	– –	– –
Extra Dividend, how often declared,	– –	No extra.	Every 5 years.	No extra.	No extra.
Annuel Expenses of the institution,	$771 33	$1,600 00	$101 15	$450 00	$1,357 02

Hyannis Savings Bank.—Bank Stock owned—Suffolk, $1,563; Atlantic, 3,255; State 547.50; Columbian, 387.37; Hide and Leather, 1,093.50.
Loans on Bank Stock—Hyannis, $1,900.
Loans on Railroad Stock—Cape Cod, $3,000.

Seamen's Savings Bank.—Public Funds—United States Bonds, $95,000; Portland,, 26,000; Bangor, 2,000; Bath, 1.500.
Loans on United States Bonds, $6,650.
Bank Stock owned—Boston, $12.600; Republic, 10,000; Freeman's. 6,000; North America, 1,300; First National, Provincetown, 2,800: First National, Chelsea, 5,000; City, 1,000; Second National, Boston, 1,700; Howard, 1,500; Shawmut, 800; Revere, 7,000; Blackstone, 200.
Loans on Bank Stock—5 shares Blackstone, $500; 26 First, Provincetown, 2,600.
Loans on Railroad Stock—5 shares Boston and Maine, $500.

Sandwich Savings Bank.—Public Funds—United States Bonds, $8,500.
Loans on United States Bonds, $300

Wellfleet Savings Bank.—Bank Stock owned—Atlas, $1,721.50; Republic, 9,085.50; Union, 2,773.25; State, 1,982.50; Tremont, 11,608 25; Freeman's, 5,836 50; Revere, 2,997.12; Globe, 1,524.25; Blackstone, 6,233; Continental, 2,905 50; Webster. 3.765.-75; Third National, Boston, 5,226.92; Provincetown, 2.531.50; Suffolk, 2,350; Faneuil Hall, 4,933; Merchants', 2,605.75; Redemption, 2.259.25; Hide and Leather, 1,017.75.

Nantucket Institution for Savings.—Public Funds—United States Bonds, $59,200; Bath, 5,425.
Loans on Public Funds—United States Bonds, $5,833.
Bank Stock owned—Atlas, $7,500; City, Boston, 2.000; Commerce; Boston, 4,000; Exchange, Boston, 3,000; Eagle, 1,000; Faneuil Hall, 7.000; Merchants', Boston, 2.300; New England, 600; North America, 9.100; Revere 20,000; Shoe and Leather, 9,000; Mercantile Savings, 200; Traders', 4,500; Tremont, 4.800; Union, Boston, 700; Washington, 2,500; Webster, 7,500; Commerce, New Bedford, 3.000; Pacific. 17,800; State, 5,700; Continental, 1,200; Old Boston, 1,500; Shawmut, 1,300; First National, New Bedford, 2,000.
Loans on Bank Stock—On 13 shares Pacific, $1,300.
Deposits in Banks bearing interest—New England, $508 81.
Loans on Railroad Stock—On 6 shares Boston and Albany, $500.

AGGREGATES.

	1870. One hundred and thirty-nine Savings Banks.	1869. One hundred and thirty Savings Banks.
Number of Depositors,	488,797	431,769
Amount of Deposits,	$135,745,097 54	$112,119,016 64
Number of Deposits during the last year,	506,873	484,557
Amount of the same,	$47,281,303 70	$37,866,932 37
Number of Deposits during the last year of and exceeding $300 at one time,	37,249	28,241
Amount of the same,	$21,356,204 33	$15,534,383 15
Number of withdrawals during last year,	280,549	230,068
Amount of the same,	$28,136,078 80	$23,896,609 16
Number of accounts opened during the last year,	121,999	106,383
Number of accounts closed during the last year,	64,907	57,253
Amount of surplus on hand,	$2,487,174 05	$2,682,591 59
Public Funds,	27,991,479 30*	31,929,390 00
Loans on public funds,	1,873,396 95	1,821,818 96
Bank Stock,	14,252,653 38	13,281,005 82
Loans on bank stock,	1,149,571 35	863,750 35
Deposits in banks, bearing interest,	1,635,054 03	1,224,886 01
Railroad Bonds,	1,840,747 02	1,574,002 61
Loans on railroad stock,	511,240 00	407,935 00
Invested in real estate,	1,392,513 66	863,314 33
Loans on mortgage of real estate,	53,034,566 56	38,812,759 68
Loans to counties, cities and towns in Massachusetts,	11,926,503 37	7,387,190 78
Loans on personal security,	21,045,105 62	16,338,245 73
Cash on hand,	1,785,479 95	1,110,337 70
Average rate of ordinary Dividends for the last year,	6½ per cent.	6 per cent.
Aggregate amount of ordinary Dividends for the last year,	$6,725,428 67†	$5,444,719 84‡
Annual Expenses of the institutions,	375,734 09	339,271 57

* For the present year the item "Public Funds" includes only bonds of the United States, of the New England States and New York, and of New England cities not in this State,—all Massachusetts town and city bonds being excluded, and classed with loans to counties, cities and towns. The investment in United States bonds is $23,170,799; Maine, $925,249; New Hampshire, $477,577; Vermont, $185,940; Massachusetts, $1,212,337; Rhode Island, $388,226; Connecticut, $175,654; Portland, $633,767; Bangor, $289,174.

† Calculated on the returns of 132 Banks—the City Five Cents of Haverhill, Emigrant, Easthampton, North End, Palmer, Uxbridge and Wales, had not paid dividends at the time their returns were made.

‡ Calculated on the returns of 115 Banks—the Georgetown, Groveland, Hudson, Medford, Reading, Wakefield, Grafton, Leicester, Westborough, Northampton, Greenfield, Great Barrington, South Adams, Taunton, and Union of Fall River, had not paid dividends at the time their returns were made.

The following statements have been received by the Commissioner, in accordance with the several Acts establishing the Collateral Loan Company of Boston, and the Worcester Safe Deposit and Trust Company:—

STATE OF THE COLLATERAL LOAN COMPANY,

ON THE FOURTH SATURDAY OF OCTOBER, 1870, at 7 o'CLOCK, P. M.

Due from the Company,—		
Capital Stock called in,		$113,500 00
Unclaimed dividends,		671 50
Reserve account,		674 92
Net profits, (estimated,)		4,447 63
Notes payable,		15,000 00
Estimated expense due, but not paid,		599 65
Total amount due from the Company,		$134,893 70
Resources of the Company,—		
Amount of outstanding loans on pledge of goods and chattels,	$101,817 91	
Interest accrued on loans and not paid in, (estimated,)	9,000 00	
Amount of deposits,	1,843 92	
Amount of money on hand, in the bank,	3,231 87	
United States bonds,	15,000 00	
Vault, safes, furniture, fixtures, &c., for use of the Company,	4,000 00	
Total amount of the resources of the Company,		$134,893 70

DR. PROFIT AND LOSS FUND.

1869.	For balance of losses,	$15,721 13
1870.	July 1. Amount of losses,	1,240 35
		$16,961 48
	Less surplus unclaimed,	1,168 04
	Balance of loss,	$15,793 44

E. B. FOSTER, *Cashier.*

The foregoing statement was verified by the oath of the cashier, and by the certificate, also under oath, of a majority of the directors of the Company.

STATISTICS CONNECTED WITH THE COMPANY.

Whole number of loans,	82,632
Number of loans in 1868,	8,694
Number of loans in 1869,	6,475
Total amount of loans to date,	$2,378,183 69
Total amount paid in on loans for the same time,	2,276,365 78
Amount of interest earned on loans since last report,	19,705 17
Amount of interest on loans paid since last report,	18,795 52
Interest earned on loans but not paid in, (estimated,)	9,000 00
Dividends declared for 1870, for six months, four per cent.	
Estimated number of articles loaned on,	1,460,806

Sixty-three out of every 100 of the loans made are $10 and under.

Thirty-six out of every 100 of the loans the interest is twenty cents and under.

Twenty-nine out of every 100 of the loans the interest is ten cents and under.

Eleven out of every 100 of the loans the interest is five cents and under.

Three out of every 100 of the loans the interest is only one cent.

Average length of credit taken by the pledgers is four months and seven days.

Six months credit is usually given, and loans can be renewed on payment of the interest due.

Goods outside of the vault and safes are insured.

Average amount of interest received on each loan is two dollars eighty-three cents two mills.

Average amount loaned to each person, $36.37.

Loans made on pledge of goods, chattels, U. S. Bonds, and Savings Bank Books.

No loans considered doubtful.

No bills issued by the Company.

No deposit accounts.

CONDITION OF THE WORCESTER SAFE DEPOSIT AND TRUST COMPANY,

October 31, 1870.

Capital Stock,		$200,000 00
Individual Deposits, including certificates of deposit,		709,959 75
Number of Depositors, including holders of certificates,	691	
United States Bonds,	$44,150 00	
Vermont Central and Vermont and Canada Railroad Bonds,	100,000 00	
Loans on notes of corporations,	627,879 27	
Loans on mortgages of real estate,	19,900 00	
Notes of individuals with collaterals,	23,500 00	
		815,429 27
Cash in office,	$34,274 56	
Cash in bank, Boston and New York,	72,086 10	
		106,360 66
Dividend July 1, 1870, four per cent.,		8,000 00

The foregoing statement was subscribed and verified by the oath of a majority of the directors of said Company.

TABLE, exhibiting the number, condition and progress of the Savings Banks of Massachusetts, in each year, from 1834 *to* 1870, *inclusive.* (Returns first required by Act 1844, ch. 190.)

YEAR.	No. of Banks.	Number of depositors.	Increase in No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in am't of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1834, .	22	24,256	–	–	$3,407,773 00	– –	–	$140 09	614,408*	$5 58	4†	$10,968 00	
1835, .	27	27,232	2,976	12	3,921,370 00	$513,597 00	15	143 99	–	–	–	12,066 00	
1836, .	28	29,786	2,554	9	4,374,578 00	453,208 00	11½	146 19	–	–	–	14,413 00	
1837, .	30	32,564	2,778	9½	4,781,426 00	406,848 00	9⅓	146 51	–	–	–	17,504 00	.33
1838, .	30	33,063	499	1½	4,869,393 00	87,967 00	2	147 27	–	–	–	18,329 00	
1839, .	30	36,686	3,623	11	5,608,159 00	738,766 00	15¼	152 86	–	–	–	17,204 00	
1840, .	31	37,470	784	2	5,819,554 00	211,395 00	3¾	157 98	737,609	7 88	5‡	17,952 00	
1841, .	30	41,423	3,953	10½	6,714,182 00	894,628 00	15½	162 08	–	–	–	19,248 00	
1842, .	–	42,587	1,164	2⅔	6,900,451 00	186,270 00	2¾	162 03	–	–	–	– –	.29
1843, .	31	43,217	630	1½	6,935,547 00	35,095 00	½	160 40	–	–	–	20,777 00	
1844, .	31	49,699	6,482	15	8,261,345 00	1,325,798 00	19	166 23	–	–	–	22,688 00	

1845, .	33	58,178	8,479	17	$9,813,288 00	$1,551,943 00	18⅔	$168 66	–	–	–	$27,017 00	
1846, .	38	62,893	4,715	8	10,680,933 00	867,645 00	⅞	169 82	–	–	–	29,307 00	
1847, .	39	68,312	5,419	8½	11,780,813 00	1,099,880 00	10	172 45	–	–	–	34,490 00	.29
1848, .	41	69,894	1,582	2⅓	11,970,448 00	189,635 00	1¼	171 26	–	–	–	36,405 00	
1849, .	43	71,629	1,735	2½	12,111,554 00	141,106 00	1¾	169 08	–	–	–	37,361 00	
1850, .	45	78,823	7,194	10	13,660,024 00	1,548,471 00	13	174 57	994,514	$13 73	8*a*	41,681 00	
1851, .	45	86,537	7,715	9⅔	15,554,089 00	1,894,065 00	14	179 73	–	–	–	43,707 00	
1852, .	53	97,353	10,816	12½	18,401,308 00	2,847,219 00	12	189 01	–	–	–	49,380 00	.26
1853, .	60	117,404	20,051	20½	23,370,102 00	4,968,794 00	27	199 05	–	–	–	59,071 00	
1854, .	73	136,654	19,250	16½	25,936,858 00	2,566,756 00	11	189 88	–	–	–	63,471 00	
1855, .	80	148,263	11,609	8½	27,296,217 00	1,257,359 00	4⅔	184 10	1,132,369	24 12	13*b*	77,757 00	
1856, .	81	165,484	17,221	11½	30,373,447 00	3,077,231 00	10¾	184 15	–	–	–	89,309 00	
1857, .	86	177,375	11,891	8	33,015,757 00	2,642,310 00	8⅔	186 13	–	–	–	102,027 00	.28
1858, .	86	182,655	5,280	3	33,914,972 00	899,215 00	2⅔	185 67	–	–	–	105,339 00	
1859, .	86	205,409	22,754	12½	39,424,419 00	5,509,647 00	16	191 93	–	–	–	107,951 00	
1860, .	89	230,068	24,659	12¼	45,054,236 00	5,629,817 00	14⅓	195 83	1,232,065	35 59	18¾*c*	112,264 00	

* In 1830. † Or 1 person in 25. ‡ Or 1 person in 20. *a* Or 1 person in 12 1-3. *b* Or 1 person in less than 8. *c* Or 1 person in 5 4-10.

Table exhibiting the number, condition and progress of the Savings Banks of Massachusetts—Concluded.

YEAR.	No. of Banks.	Number of depositors.	Increase of No. of depositors over previous year.	Percentage of increase.	Amount of deposits.	Increase in am't of deposits over previous year.	Percentage of increase.	Average to each depositor.	Population of Massachusetts.	Deposits to each person of population.	Percentage of population who are depositors.	Expense of management.	Percentage of expense to total deposits.
1861, .	93	225,058	5,010*	$2\frac{1}{6}$*	$44,785,439 00	$268,797 09*	$\frac{3}{5}$*	$198 99	–	–	–	$120,886 00	
1862, .	93	248,900	23,842	$10\frac{1}{2}$	50,403,674 00	5,618,235 00	$12\frac{1}{2}$	202 50	–	–	–	135,783 00	.27†
1863, .	95	272,219	23,319	$9\frac{1}{3}$	56,883,828 00	6,480,154 00	$12\frac{4}{5}$	208 92	–	–	–	140,713 00	
1864, .	97	291,616	19,397	7	62,557,604 30	5,673,775 75	10†	214 52	–	–	–	184,739 77	.29
1865, .	102	291,488	128*	–	59,936,482 52	2,621,121 78*	$4\frac{1}{5}$*	205 62	1,267,329	$47 29	23	203,348 56	.33
1866, .	102	316,853	25,365	$8\frac{2}{3}$	67,732,264 31	7,795,281 79	13	213 76	–	–	–	219,257 03	.32
1867, .	108	348,593	31,740	10	80,431,583 71	12,699,319 40	$18\frac{2}{3}$	230 73	–	–	–	254.225 79	.31
1868, .	115	383,094	34,501	10†	94,838,336 54	14,406,752 83	18†	247 55	–	–	–	297,527 60	
1869, .	130	431,769	48,675	$12\frac{3}{4}$†	112,119,016 64	17,280,680 10	$18\frac{1}{5}$	259 67	–	–	–	339,271 57	.30
1870, .	139	488,797	57,028	13	135,745,097 54	23,626,080 90	21	277 71	1,457,352	93 14	$33\frac{1}{2}$	375,734 09	.27

* Decrease. † Nearly.

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